



**38<sup>th</sup>**

**"Ruby Year: Roadmap  
to International Recognition"**

# **ANNUAL GENERAL ASSEMBLY**

**March 23, 2024  
Malolos Sports and Convention Center  
Bulihan, City of Malolos, Bulacan**

**ANNUAL REPORT 2023**

## VISION

An internationally recognized sustainable cooperative of committed and financially resilient members.

## MISSION

LKBP is committed to uplift the socio-economic condition of its members and the community by providing responsive financial products and non-financial services.

### CORE VALUES

#### **LEADERSHIP**

Ability to inspire and positively influence members and the community.

#### **KINSHIP**

Ability to bring forth services with empathy and harmony.

#### **BALANCE and INTEGRITY**

Ability to treat members with fairness and equality, and in strong moral uprightness.

#### **PASSION**

A strong inclination/admiration/interest to be of service to reach members and the community.

### GOALS

#### **For our Clients:**

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

#### **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 Employees:**

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

#### **For our Communities:**

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

LIGAS KOOPERATIBA NG BAYAN SA PAGPAPAUNLAD

PROGRAMME OF ACTIVITIES

38<sup>th</sup> Annual General Assembly

March 23, 2024

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

PART I • PRELIMINARIES

1. Registration of Members ..... 11:00 a.m.
2. Opening Program ..... 1:00 p.m. / AVP
3. Acknowledgment of Members and Guests ..... Emcees
4. Welcome Address ..... Ms. Lucila J. Punongbayan  
Chairperson, LKBP Board of Directors
5. Presentation of Election Guidelines and Candidates ..... Ms. Maria Cecilia L. Santiago  
Vice-Chairperson, Election Committee
6. Introduction of Resource Speaker ..... Emcees
7. Usapang Go Negosyo ..... Mr. Jorge Noel Y. Wieneke  
Entrepreneur Advocate
8. Introduction of Guests of Honor ..... Emcees
9. Keynote/Inspirational Messages ..... Hon. Atty. Christian D. Natividad  
City Mayor, Malolos, Bulacan  
Dir. Marieta P. Hwang  
Regional Director, CDA Region III  
City of San Fernando, Pampanga
10. Awarding of Outstanding Members ..... Emcees

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. Presentation of the Minutes of 2023 General Assembly ..... Ms. Rosalie S. Milan
5. Business Arising from the Minutes ..... Ms. Lucila J. Punongbayan
6. Presentation of Management Report/  
Medium-Term Strategic Plan and Annual Business Plan ..... Ms. Julita D. Nazar  
Chief Executive Officer
7. Presentation of Officers and Committee Reports ..... Officers and Committee Members
8. Presentation of Amendment to the Articles of Cooperation and By-laws ..... Ms. Loida D. Hilario  
Vice-Chairperson, Board of Directors
9. Open Forum/Other Matters ..... Board of Directors and Officers
10. Announcement of Election Result and Proclamation of Winners ..... Ms. Maria Cecilia L. Santiago
11. Adjournment ..... Ms. Lucila J. Punongbayan
12. Closing ..... Emcees

• RAFFLE DRAWS

ELIZA S. AQUINO • JOWELL T. DELA CRUZ • MAY V. ESPIRITU

Emcees

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## AGENDA

- I. Preliminaries
- II. Call to Order
- III. Proof of Due Notice and Determination of Quorum
- IV. Approval of Agenda
- V. Approval of Election Guidelines
- VI. Presentation of Candidates for Election/Casting of Votes
- VII. Reading and Approval of the Minutes of 2023 Annual General Assembly
- VIII. Business Arising from the Minutes
- IX. Presentation of Management Reports
- X. Approval of Medium-Term Strategic Plan and Annual Business Plan
- XI. Presentation of Officers and Committee Reports
- XII. Presentation of Amendments to the Articles of Cooperation and By-laws
- XIII. Open Forum/Other Matters
- XIV. Announcement of Election Result
- XV. Proclamation of Newly Elected Officers
- XVI. Adjournment



## COOPERATIVE DEVELOPMENT AUTHORITY Region III Extension Office

Malikhain St., Cor Mahusay St., Diosdado Macapagal Government Center Brgy. Maimpis, City of San Fernando, Pampanga  
http://www.cda.gov.ph | @cda.gov.ph | https://www.facebook.com/cdaori



### MESSAGE

My warmest felicitation to all the officers and members of Ligas Kooperatiba ng Bayan sa Pagpapaunlad (LKBP) on the celebration of your 38<sup>th</sup> General Assembly.

We had come together in overcoming the challenges brought by the pandemic and continually working together to upkeep its aftermath. May you continue to provide a responsive financial products and services to your members. Endure to be resilient in overcoming the future challenges. Be an inspiration to your community and all of the aspiring Cooperatives in the Region.

Guided by the Cooperative principles, may your vision to be recognized internationally as a “Sustainable Cooperative” flourish. Rest assured that we in the Cooperative Development Authority Region III Extension Office supports your endeavors.

Mabuhay ang Samahang Kooperatiba!

**DIR. MARIETA P. HWANG**  
Regional Director





## MESSAGE

The Department of Trade and Industry-Bulacan Provincial Office joins Ligas Kooperatiba ng Bayan sa Pagpapaunlad (LKBP) in the celebration of its 38th Year Anniversary!

LKBP is one of the strong cooperatives in the Province of Bulacan and an active partner of DTI Bulacan in the implementation of development programs and projects for Micro Small and Medium Enterprises. The DTI Shared Service Facility on Souvenir making which was launched in 2015 and was donated in May, 2017, generated sales and created job opportunities that contributed to the economic growth of the community.

We are full of pride as we witness the achievements and success of LKBP in its projects despite the challenges in the past years. The theme ***“Ruby Year: Road to International Recognition”*** is indeed very timely, as we aim for global inclusion and competitiveness. We encourage LKBP to adopt multi-faceted approaches that will continuously enhance the competencies of the members, to embrace innovation, to strengthen the collaboration with stakeholders, and to establish economic ties, that will foster positive impact for sustainability. With the enactment of Republic Act No. 11904, or the Philippine Creatives Industry Act (PCIDA), more opportunities for the SSF and for the MSMEs may be explored for global recognition and influence. We believe that with the commitment and determination of the LKBP members and officers, this theme will come to fruition.

Again, congratulations and more power, LKBP!

DIR. EDNA D. DIZON  
OIC Assistant Regional Director and Concurrent Provincial Director  
Department of Trade and Industry  
Region 3 - Bulacan Provincial Office

DTI BULACAN PROVINCIAL OFFICE  
Certified ISO 9001:2015

2<sup>nd</sup> Floor HTJRP Building, MacArthur Highway,  
Sumapang Matanda, City of Malolos, Bulacan

(+6344) 791.0113 (+6344) 816.3383  
www.dti.gov.ph R03.bulacan@dti.gov.ph



## Message from the President and CEO

On behalf of the Land Bank of the Philippines, I extend my warmest congratulations to the Ligas Kooperatiba ng Bayan sa Pagpapaunlad (LKBP) on your successful 38th General Assembly.

For nearly four decades, the LKBP has not only provided responsive financial solutions, but also fostered social responsibility and engagement among its over 17,000 members, comprised of farmers, fishers, entrepreneurs, contractors, and professionals.

LANDBANK shares your vision of building a stronger and more resilient Philippines, one community at a time. We commend your consistent efforts to foster financial inclusion and promote rural development for the benefit of your valued members from Bulacan, Pampanga, Nueva Ecija and Bataan.

Your vision to attain international recognition moving forward will not be without its challenges. But through your unwavering commitment and the cooperative spirit at your core, I am confident you will achieve this goal.

As your development partner, LANDBANK is committed to support you in this journey. We stand ready to offer a wide range of financial solutions, capacity building programs, and other support initiatives tailored to meet your specific growth requirements.

Together, let us continue empowering communities, promoting sustainable and inclusive development, and forging a brighter future for our nation.

Mabuhay ang Ligas Kooperatiba ng Bayan sa Pagpapaunlad!

**Lynette V. Ortiz**

Regulated by the Bangko Sentral ng Pilipinas  
T: (+632) 8708-7087 | E-mail: [consumeraffairs@bsp.gov.ph](mailto:consumeraffairs@bsp.gov.ph) | Webchat: <http://www.bsp.gov.ph/> | SMS: 021582277 (Globe) | Facebook: @BangkoSentralngPilipinas  
Deposits are insured by PDIC up to P500,000 per depositor.  
A proud member of *BancNet*



Republic of the Philippines  
Province of Bulacan  
City of Malolos

## OFFICE OF THE CITY MAYOR

### M E S S A G E



I am pleased to extend warm and sincere congratulations to the *Ligas Kooperatiba ng Bayan sa Pagpapaunlad* on your 38th Annual General Assembly.

LKBP is a service club. Your business is mankind. Your product is a service. Maybe the best reason for becoming a LKBP is the chance to do something for somebody else and to sense the self-fulfillment that comes in the process and return that satisfaction to one's own life. *"He profits who serves best."*

This report is an opportunity to look back at the past year's success, reflect upon the challenges, and provide a statement on your coop objectives for the coming year.

May you continue to weave your legacy of dedicated service into our city's continuing success. I believe that you can do something better than what you have done and achieved today. As Confucius once said, *"A journey of a thousand miles begins with one step."*

I wish you a happy and meaningful assembly. Aim high *Ligas Kooperatiba ng Bayan sa Pagpapaunlad!* Our City is full of potential, let us continue to work towards a better tomorrow for future generations.

May God bless you all.

ATTY. CHRISTIAN D. NATIVIDAD  
City Mayor

*"Dakila ang Bayan na may Malasakit sa Mamamayan"*







## LIGAS KOOPERATIBA NG BAYAN SA PAGPAPAUNLAD

*"Sandigan sa Kagipitan, Katuwang sa Kabuhayan"*



### MESSAGE

Welcome to our 38<sup>th</sup> founding Anniversary.

After four years, this is our first face-to-face General Assembly. For the last 37 years, we grew from Php15,800.00 to more than Php2.0 Billion assets as of year ending 2023.

I am very proud to share with you that we are included in the first five billionaire cooperatives in the province of Bulacan. We have more than 17,000 members from our Head Office, 10 Branches and 2 Satellite Offices in Region 3.

I am proud to inform you that last November 9-11, 2023 we had our Strategic Planning Workshop wherein our goals and objectives have been set for the next 3 years covering the year 2024-2026.

For this we would like to ensure that all of us together with our stakeholders will be working together towards our common goal.

Just relax, listen and be comfortable. Let us enjoy the day.

Thank you very much to everyone.

LKBP Ang Coop Ko!

**LUCILA J. PUNONGBAYAN**

Chairperson

LKBP Board of Directors

# LKBP BOARD OF DIRECTORS



**LUCILA J. PUNONGBAYAN**  
CHAIRPERSON



**LOIDA D. HILARIO**  
VICE-CHAIRPERSON



**REBECCA G. DE JESUS**  
MEMBER



**CECILIA C. REYES**  
MEMBER



**WILFREDO F. ENRIQUEZ**  
MEMBER



**ATTY. JEFFREY T. MELO**  
MEMBER



**ENGR. MENANDRO E. MENDOZA**  
MEMBER

## COMMITTEES

### AUDIT COMMITTEE

**MARILOU B. OCAMPO**  
CHAIRPERSON

**MA. NORA S. FAJARDO**  
VICE-CHAIRPERSON

**JUDY ANNE P. PALILEO**  
SECRETARY

### EDUCATION AND TRAINING COMMITTEE

**LOIDA D. HILARIO**  
CHAIRPERSON

**EDISON C. VALERIANO**  
VICE-CHAIRPERSON

**PERLA B. LAXA**  
SECRETARY

### MEDIATION AND CONCILIATION COMMITTEE

**ATTY. REGINE JULIENE G. ROQUE**  
CHAIRPERSON

**ATTY. DARYL G. LIANGCO**  
VICE-CHAIRPERSON

**ATTY. RONALD P. TUAZON, JR.**  
SECRETARY

### ELECTION COMMITTEE

**MA. ASUNCION H. CALAYAG**  
CHAIRPERSON

**MARIA CECILIA L. SANTIAGO**  
VICE-CHAIRPERSON

**SHELLA R. ENCISO**  
SECRETARY

### ETHICS COMMITTEE

**BENJAMIN P. TOLOSA**  
CHAIRPERSON

**GADMER G. LAYSON**  
VICE-CHAIRPERSON

**ELVIE G. LAXAMANA**  
SECRETARY

### GENDER AND DEVELOPMENT COMMITTEE

**WILFREDO F. ENRIQUEZ**  
CHAIRPERSON

**CECILIA C. REYES**  
VICE-CHAIRPERSON

**MANOLITO M PASCUAL**  
SECRETARY

**ELIZA S. AQUINO**  
GAD FOCAL PERSON

## OTHER APPOINTED OFFICERS

**MARILETTE A. AVENDAÑO**  
TREASURER

**ROSALIE S. MILAN**  
SECRETARY

**JULITA D. NAZAR**  
CHIEF EXECUTIVE OFFICER

# MANAGEMENT COMMITTEE



**JOCELYN J. MAPOY**  
FINANCIAL SERVICES MANAGER



**JULITA D. NAZAR**  
CHIEF EXECUTIVE OFFICER



**MARILETTE A. AVENDAÑO**  
FINANCE MANAGER



**MAY V. ESPIRITU**  
ALLIED SERVICES MANAGER



**ROSALIE S. MILAN**  
ADMINISTRATIVE MANAGER

## • MANAGEMENT STAFF •

### • OFFICE OF THE CEO •

JULITA D. NAZAR  
Chief Executive Officer

MA. CATLEYA H. MENDOZA : Executive Assistant

### • 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  
 MARY SHAINA ANN T. BANDONG : Accounting Assistant-General Accounting  
 GLESSY MARIE T. MAGTALAS : Accounting Assistant-General Accounting  
 DESIREE T. BAUTISTA : Accounting Assistant-Allied Services Accounting  
 CHERRY MAE C. DELA CRUZ : Accounting Assistant-Allied Services Accounting

#### TREASURY UNIT

MONICA S. VENTURA : Treasury Supervisor  
 JHOYSEN REYES : Treasury Assistant

### • ADMINISTRATIVE DEPARTMENT •

ROSALIE S. MILAN  
Administrative Manager

#### HUMAN RESOURCE UNIT

MA. NERISSA S. REYES : HR Supervisor  
 ANALIZA V. BAUTISTA : HR Assistant  
 ANA MARIE M. DELA LUNA : HR Assistant

#### INFORMATION TECHNOLOGY UNIT

PRECIOUS JEWEL ANN S. REYES : IT Supervisor  
 MICHAEL D. PAGSANJAN : IT Specialist-Hardware and Supplies  
 JAYSON A. FIGUEROA : IT Assistant-System Management  
 LOUISE NEIL C. ARELLANO : IT Assistant-System Management  
 MARK KEVIN DC. CAMUA : IT Assistant-Multi-Media

#### ADMINISTRATIVE UNIT

IRENNEE N. SANTIAGO : Administrative Specialist  
 ROSE ANN P. LEGARTE : Administrative Assistant  
 AUGUSTUS P. RONDOLOS : Maintenance Personnel  
 WILFREDO D. DAYAO : Driver  
 REYMOND C. MERCADO : Driver

· INTERNAL AUDIT ·

LOREN DC. CARPIO : Audit Supervisor  
 MARY GRACE R. CRUZ : Audit Specialist

· FINANCIAL SERVICES DEPARTMENT ·

JOCELYN J. MAPOY  
 Financial Services Manager

MANOLITO M. PASCUAL : Area Manager  
 GAYLORD S. LIM : Area Manager  
 MARCIANO C. DELA CRUZ : Credit Specialist-Property Appraisal and Investigation  
 MARIO V. GIMENO, JR. : Credit Specialist-Delinquency Management  
 RODRIGO G. MENDOZA : Credit Specialist-Delinquency Management  
 EILEEN JEI D. SANTIAGO : Financial Services Specialist-Cooperative Assurance

· BRANCH OPERATIONS ·

**STA. RITA BRANCH**  
 HILARION S. PAGSANJAN : Branch Manager  
 MELVIN DP. BAUTISTA : Account Officer  
 CHRISTOPHER G. GANELO : Account Officer  
 RYAN E. GASPAR : Account Officer  
 ALVIN A. MARIÑAS : Field Staff  
 ANNIE P. BALAGTAS : Cashier  
 CHRISTINE MAE S. CHING : Bookkeeper  
 ALEXANDRA NICOLE SAMPANA : Teller  
 RAZEL T. STA. ANA : Branch Assistant

**TUKTUKAN BRANCH**  
 GLAIZA P. TEODORO : Branch Manager  
 MICHAEL V. JACINTO : Account Officer  
 EDWARD C. CRUZ : Account Officer  
 JOSE ANGELO V. JAVIER : Field Staff  
 ABIGAELE B. LANDAYAN : Bookkeeper  
 DARLYN GRACE N. TANGLE : Teller

**BALIUAG BRANCH**  
 REYCEL M. SANTIAGO : Branch Manager  
 JAYSON S. MARIANO : Account Officer  
 ROBIN B. ALVAREZ : Account Officer  
 CYRIL IRWIN V. MAON : Field Staff  
 JETRIZ B. PLACIDO : Bookkeeper  
 MARY JANE DC. DE VERA : Teller

**MALOLOS BRANCH**  
 EMMANUELLE DC. ROBLES : Branch Manager  
 ALEXIS V. LITERAL : Account Officer  
 MARLON J. VALENCIA : Account Officer  
 ROINNELO, LUNA : Field Staff  
 MARY ROSE E. HERNANDEZ : Bookkeeper  
 NADIA P. DIOXTON : Teller

**MARILAO BRANCH**  
 MARY GRACE M. ELIZON : Branch Manager  
 JOWELL T. DELA CRUZ : Account Officer  
 JOSE PERCIVAL E. VERASTIGUE : Account Officer  
 JOHN DAVID A. JOSE : Field Staff  
 LINDSEY U. NAVARRO : Bookkeeper  
 ANNA CRISSEL MARZAN : Teller

**MUZON SATELLITE OFFICE**  
 MICHAEL M. SANTIAGO : Account Officer  
 JARRED LOYD D. ABIÑON : Account Officer

**SAN MIGUEL BRANCH**  
 ELSA V. ADRIANO : Branch Manager  
 DARYL PAUL V. ALARCON : Account Officer  
 JOHN MARTIN P. LIGON : Field Staff  
 ANGELO P. SANTOS : Field Staff  
 ANNABELL C. GATCHALIAN : Bookkeeper  
 CESAR G. DE JESUS : Teller

**GAPAN BRANCH**  
 SALUSTIANO B. ELPEDES, JR. : Branch Manager  
 ALFREY S. GATBUNTON : Account Officer  
 ERWIN DL. STA. MARIA : Account Officer  
 PAUL ALVIN P. CASUGA : Bookkeeper  
 IRISH S. ISON : Teller

**APALIT BRANCH**  
 NICANOR D. SILVESTRE : Branch Manager  
 MARVIN S. CUNDANGAN : Account Officer  
 ADRIAN C. MENDOZA : Account Officer  
 NELSON P. DELA CRUZ : Field Staff  
 ANA ROSE L. SANTOS : Bookkeeper  
 PATRICIA ANN P. POSO : Teller

**MEXICO SATELLITE OFFICE**  
 RALF T. CAGARA : Account Officer  
 MARK OLIVER P. GONZALES : Account Officer

**BALANGA BRANCH**  
 JACQUILINE M. IGNACIO : Branch Manager  
 ROSITA L. CALMA : Account Officer  
 JEREMY G. LAFIGUERA : Field Staff  
 LIEZEL ANN F. TUAZON : Bookkeeper  
 JENNELYN G. BUNSOY : Teller

**DINALUPIHAN BRANCH**  
 FIDEL C. DELA CRUZ, JR. : Branch Manager  
 JAYSON Q. PINEDA : Account Officer  
 EMIL U. MADRIAGA : Account Officer  
 JOCELYN S. GUESE : Bookkeeper  
 LODELYN G. DEREZ : Teller

· ALLIED SERVICES GROUP ·

MAY V. ESPIRITU  
 Allied Services Manager

**HARDWARE**  
 BILLY JOEL A. SILLANO : Hardware Supervisor  
 JOCELYN C. CAYANAN : Hardware Assistant-Storekeeper  
 MARTY T. ALMODIEL : Hardware Assistant-Driver  
 ALVIN V. LITERAL : Hardware Assistant-Helper  
 MARK DAVID DC. MEDINA : Hardware Assistant-Helper

**GARMENTS**  
 LUZVIMINDA A. GUINA : Garments Supervisor  
 MARY ROSE C. FLORES : Sewer  
 LEONCIA J. DELA PEÑA : Sewer

**CLINIC**  
 PEÑAFRANCIA T. MARTIN : Clinic Supervisor  
 RISHELLE G. BAGAY : Medical Technologist  
 FANE CRIA G. VILLAFUERTE : Clinic Assistant-Laboratory Technologist

**FACILITIES**  
 JOEL A. BULLO : Utility Personnel  
 LIMCHING R. LIM, III : Utility Personnel

**MICRO GAS STATION**  
 ARNOLD B. VENTURA : Gasoline Attendant  
 IVAN T. SALCEDO : Gasoline Attendant

· SUBSIDIARIES ·

**LIGAS KBP FOUNDATION, INC.**  
 ELIZA S. AQUINO : Program Head  
 REGINA JOI G. URETA : Program Staff  
 JOEFFREY B. ERAMES : Program Staff  
 ROBERT V. AMIGABLE : Farm Assistant

**LKBP INTEGRATED SCHOOL, INC.**  
 REMEDIOS C. GREGORIO : Principal  
 JULIANA S. TULLAO : Academic Coordinator  
 SOFIA P. INOCENCIO : Finance Officer  
 JOYCE S. BALALA : IT/Registrar  
 NORMA S. DE GUZMAN : Teacher  
 MYLENE C. SANTIAGO : Teacher  
 REZIE ANN T. BAUTISTA : Teacher  
 MARY ROSE T. MORACA : Teacher  
 CORNELIA S. SANTIAGO : Teacher  
 JONALYN S. JAVATE : Teacher  
 JENNILYN S. MALIGMAT : Teacher  
 MARICRIS P. CANUEL : Teacher  
 DAVID ERICSON P. BAUTISTA : Teacher  
 ANGELICA NICOLE S. DE JESUS : Teacher  
 LORNALYN C. JIMENEZ : Teacher  
 LUDWIG T. PASCUAL : Teacher  
 MARIAN D. JACINTO : Teacher  
 EDELIZA H. BATALLA : Security Guard  
 ERNESTO M. LEONCIO : Driver  
 EDUARDO G. RAMOS : Utility

**SECURITY PERSONNEL**  
 PORFERIO S. ANDRADA, JR. : Head Office  
 JERALD D. LEDES : Head Office  
 JOEL M. PARDIÑAS : Sta. Rita Branch  
 ARMANDO J. MADAYAG : Sta. Rita Branch  
 FREDERICO L. BERNABE : Tuktukan Branch  
 RODERICK N. BANDONG : Baliuag Branch

**MEDICAL CONSULTANTS**  
 DRA. LYZEIL E. QUIÑONEZ, MD : Pediatrician  
 DR. JOSE RAYMUNDO R. CARLOS, RN, MD : Internal Medicine  
 DR. RHODERICK M. CRUZ, MD, FPSP, MMHoA : Pathologist  
 DR. ALBERTO J. GABRIEL, MD, FPCR : Radiologist  
 JOVAN S. MAMOLO, RRT : Radiologic Technologist

**LEGAL CONSULTANTS**  
 ATTY. JEFFREY T. MELO : Legal Counsel  
 ATTY. REGINE JULIENE G. ROQUE : Legal Counsel  
 ATTY. ROLANDO DAZZLE E. TY : Legal Counsel  
 ATTY. RONALD P. TUAZON, JR. : Legal Counsel  
 ATTY. RAY C. CAJLOG : Legal Counsel  
 ATTY. ARMANDO SAN ANTONIO : Legal Counsel

**SOCIAL WELFARE CONSULTANT**  
 RAQUEL A. ORDONIO : Registered Social Worker

# Management Report

Esteemed Members, Board of Directors, Committees, Management Staff and Guests,

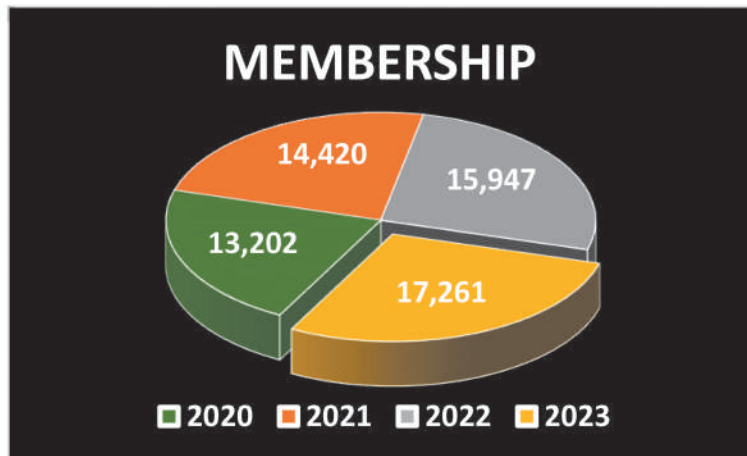
It is with immense pride and gratitude that I stand before you today, marking the 38th Annual General Assembly of our cooperative, a beacon of hope and progress for our members and community. For 38 years, we have stood united, driven by the unwavering belief in the power of collective action to uplift the lives of our members.

## Looking Back with Pride:

As we reflect on the past year, let us celebrate our achievements with a sense of accomplishment. We have witnessed:

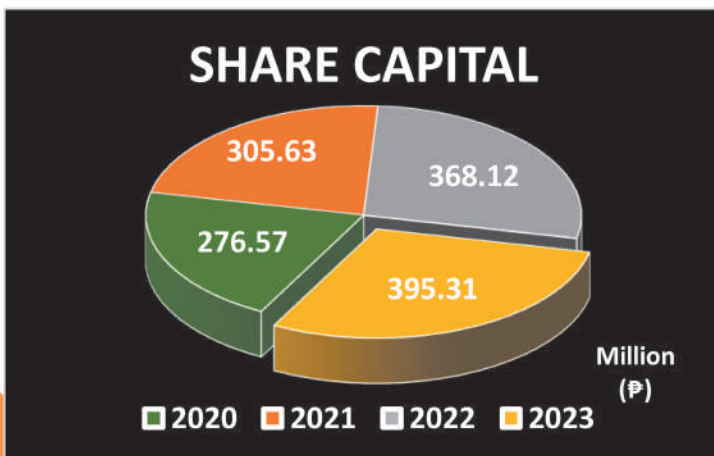
- **Growth in membership:** Our family has expanded to a total of 17,261 from its 30 initial members/founders upon the establishment of LKBP way back 1986.

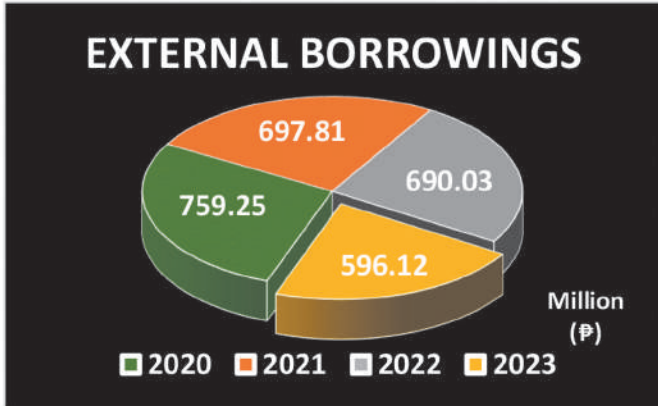
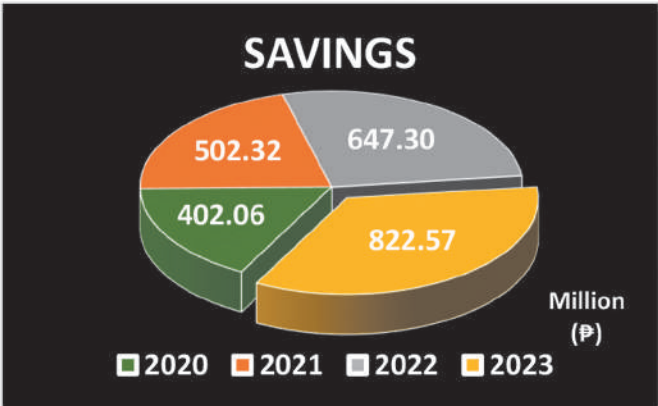
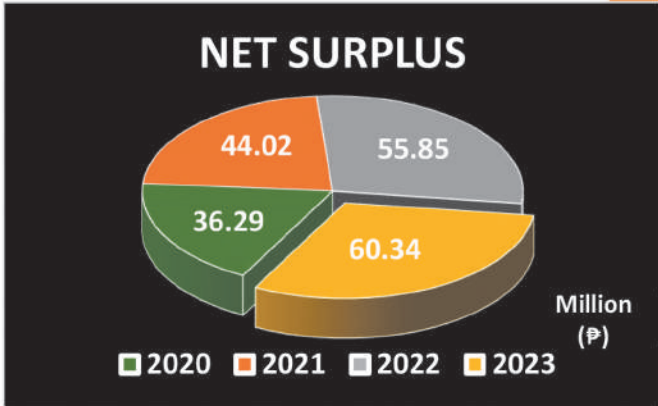
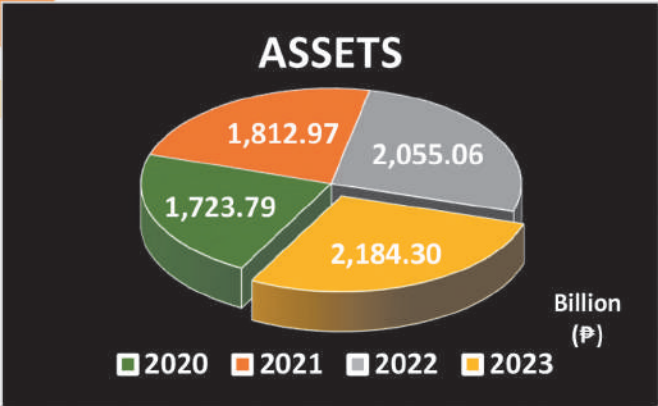
This year we have welcome 2,218 new members coming from our 10 branches and 2 satellite offices in the provinces of Bulacan, Pampanga, Nueva Ecija, and Bataan who share our vision for a better future.



- **Enhanced financial stability:** Through prudent management and your unwavering support, we have strengthened our financial footing, ensuring a brighter tomorrow for all.

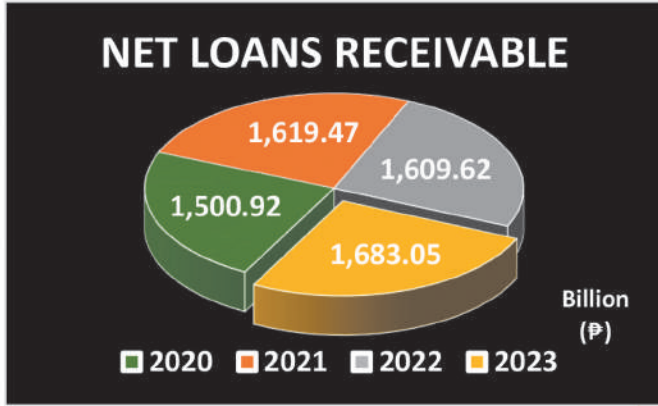
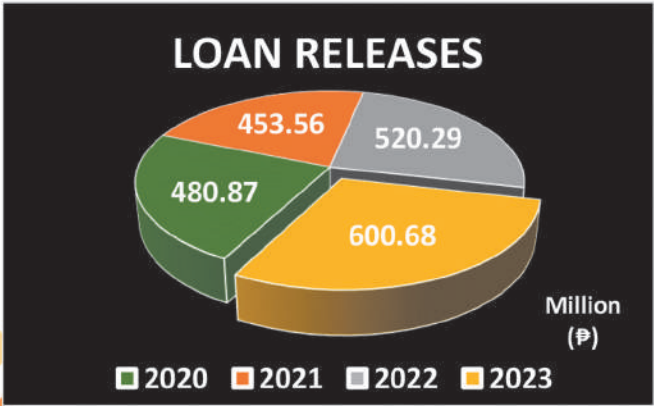
Starting up with ₱15K capitalization in 1986 now ending up to ₱395.31M. Recorded an asset size of ₱2.18B leading us to become one of the billionaire cooperative nationwide. Operating all these resources yields a net surplus of ₱60.34M and allow us to provide an 8% interest on share capital and 5.78% rate as patronage refund. Continuing support and patronage to our deposit products raised up to ₱822.57M and downsize our external borrowings to ₱596.12M from as high as ₱759.25M of 2020.



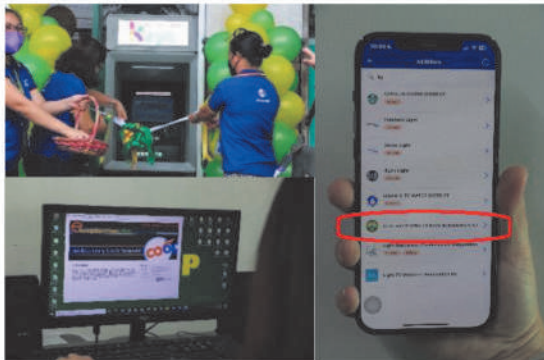


- Successful projects:** We have implemented impactful projects that have directly addressed the needs of our members, be it access to credit, educational opportunities, or healthcare initiatives.

For the year 2023 we have processed a total of 3,602 loan applications with a total amount of ₱600.68M. An increased of ₱80.39M or 15% growth rate from previous year. This amount add-up from our existing loan portfolio leading us to a net loans receivable of ₱1.68B year-end balance.



Upgrading of health service facilities, new offering from LKBP Health Card services, and wider benefits from our Tulungan Program are vital components of membership retention.



Technology adaption for system enhancement like the KAYA Automated Teller Machine, E-koop Banker, engagement from different payment platforms, and conduct of online meetings and forums whenever necessary.

- **Community engagement:** We have actively engaged with our community, fostering a spirit of collaboration and contributing to its overall well-being.

Various community projects are continuously being initiated such as Shared Service Facility (SSF) Program of DTI, Adopt-a-School Program and Brigada Eskwela Program of DEPED, Farming and Urban Gardening Program of DA, Clean-Up, Greening and Climate Action Program, Community Outreach programs of DSWD, Medical Mission, Blood Letting Activities, Wellness Seminars and Livelihood Programs collaborated with our partner agencies are unfailingly conducted over the past 38 years.



The journey of LKBP is a testament to the power of collective action. It is through the dedication and participation of each member that we have achieved success and made a difference.

The Board of Directors, Committees and Management of our cooperative have dedicated themselves to its operation for an admirable 38 years. This is no small feat, and I want to take this moment to acknowledge the hardship, perseverance, and commitment you have all demonstrated throughout this journey.

### **Challenges and Opportunities:**

However, the journey is not without its challenges. The ever-changing economic landscape and emerging social issues demand our continued vigilance and adaptation. We must remain focused on:

- **Innovation:** Embracing new technologies and exploring new avenues to better serve our members.
- **Sustainability:** Ensuring our practices are environmentally and socially responsible, safeguarding our future generations.
- **Education and empowerment:** Equipping our members with the knowledge and skills they need to thrive in a competitive world.
- **Collaboration:** Strengthening partnerships with other cooperatives, government agencies, and NGOs to maximize our impact.

### **Looking Forward with Hope:**

As we step into the future, let us carry with us the spirit of unity, resilience, and determination that has defined our cooperative for 38 years. Together, we can:

- **Continue to uplift the lives of our members:** By providing them with access to resources, opportunities, and support.
- **Build a stronger, more inclusive community:** By advocating for social justice and promoting sustainable development.
- **Inspire future generations:** By demonstrating the power of cooperation and collective action in creating a better world.

As we move forward, let us remember the challenges overcome and the lessons learned over the past 38 years. Let us continue to walk hand-in-hand, embracing challenges and opportunities with courage and determination, knowing that together, we can achieve anything we set our minds to.

Thank you and God bless us all.

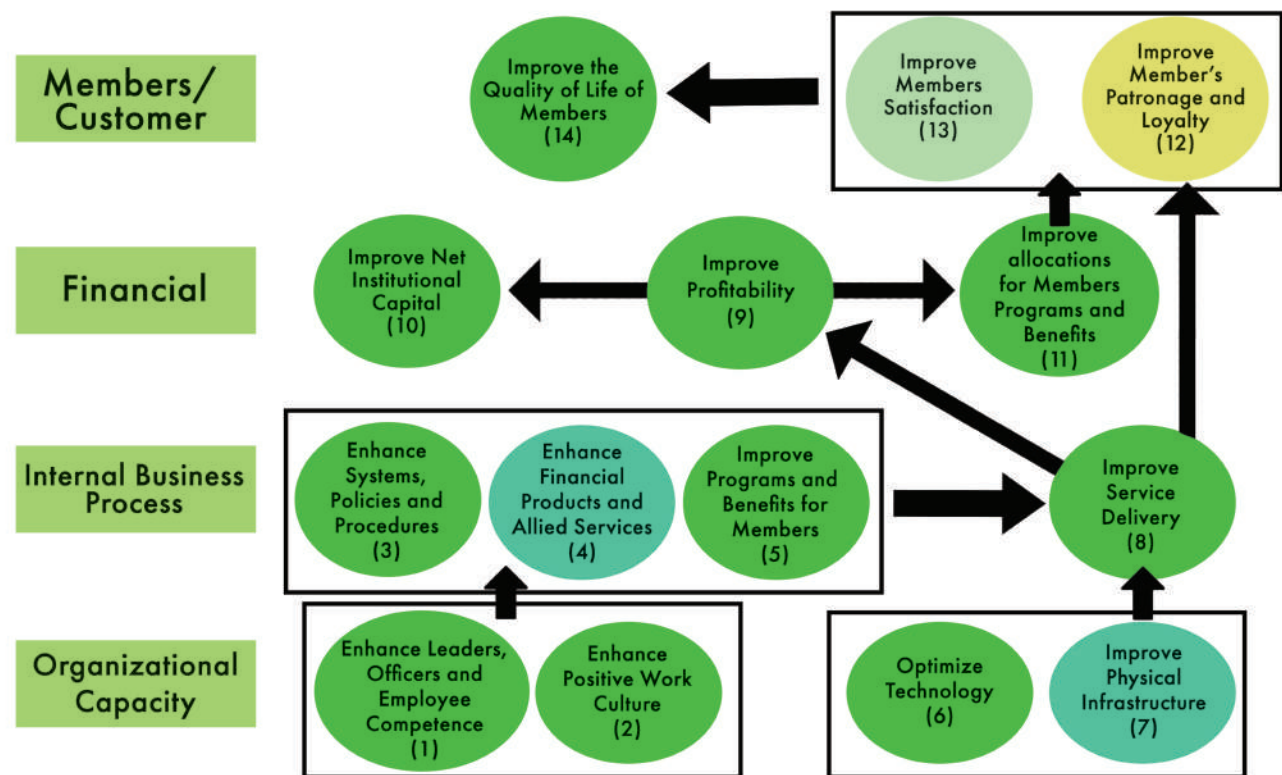
**JULITA D. NAZAR**  
Chief Executive Officer



# LIGAS KOOPERATIBA NG BAYAN SA PAGPAPAUNLAD 2024 - 2026 BLUEPRINT

<b>Mission</b>	LKBP is committed to uplift the socio-economic condition of its members and the community by providing responsive financial products and non-financial services.		
<b>Vision</b>	An internationally recognized sustainable cooperative of committed and financially resilient members.		
<b>Strategic Themes</b>	GOOD GOVERNANCE AND ORGANIZATIONAL COMPETENCE	OPERATIONAL EFFICIENCY AND SERVICE EXCELLENCE	MEMBER AND MARKET DEVELOPMENT
<b>Strategic Results</b>	<ul style="list-style-type: none"> <li>Cooperative leaders are dynamic, and able to make proactive and comprehensive decisions that can fully guide operations.</li> <li>Employees are dependable, knowledgeable and member-focused. They value integrity and compliance.</li> <li>The working environment provides holistic support and work-life balance.</li> </ul>	<ul style="list-style-type: none"> <li>Resources are maximized and utilized resulting to optimum gain for its members and the community.</li> <li>Systems, policies and procedures are improved and institutionalized.</li> <li>Financial discipline is adhered. Financial ratios are improved.</li> </ul>	<ul style="list-style-type: none"> <li>Sustainable member benefits and high-impact programs are in-placed resulting to engaged, committed and financially resilient members.</li> <li>Improved market saturation through organic growth guided by strong cooperative identity.</li> </ul>

## STRATEGIC OBJECTIVES AND STRATEGY MAP



Leadership Kinship Balance and Integrity Passion

**LIGAS KOOPERATIBA NG BAYAN SA PAGPAPAUNLAD**  
 "Sandigan sa Kagipitan, Katuwang sa Kabuhayan"

**FINANCIAL PLAN 2024 - 2026**

"Ruby Year: Roadmap to International Recognition"

KEY RESULT AREAS	2023 BASE YEAR			2024	2025	2026
	1. <b>ASSETS</b> Growth Per Year (%)	2,184,298,000.00	2,343,500,000.00	9.00%	2,624,720,000.00	12.00%
2. <b>NET LOANS RECEIVABLE</b> Growth Per Year (%)	1,683,050,000.00	1,827,930,000.00	78.00%	2,073,529,000.00	79.00%	2,414,742,000.00
3. <b>SHARE CAPITAL</b> Growth Per Year (%)	395,311,000.00	449,952,000.00	19.20%	511,820,000.00	19.50%	603,686,000.00
4. <b>SAVINGS</b> Growth Per Year (%)	822,572,000.00	1,054,575,000.00	45.00%	1,312,360,000.00	50.00%	1,690,320,000.00
5. <b>EXTERNAL BORROWINGS</b> Decrease Per Year (%)	596,120,000.00	539,005,000.00	23.00%	472,450,000.00	18.00%	407,488,000.00
6. <b>UNDIVIDED NET SURPLUS</b> Growth Per Year (%)	60,337,000.00	73,019,000.00	3.25%	86,944,000.00	3.50%	105,809,000.00
7. <b>MEMBERSHIP</b> Growth Per Year (%)	17,261	18,976	10.00%	21,253	12.00%	24,441
						15.00%

LIGAS KOOPERATIBA NG BAYAN SA PAGPAPAUNLAD  
LKBP Compound, Brgy. Ligas, City of Malolos, Bulacan  
Projected Statement of Financial Condition  
As of December 31, 2024

	PROJECTED CY 2024	ACTUAL CY 2023	INCREASE (DECREASE)	%
<b>ASSETS</b>				
Cash and Cash Equivalents	251,579,021	262,353,380	-10,774,359	-4%
Loans Receivable, net	1,827,930,010	1,683,049,550	144,880,460	9%
Financial Investments	45,570,031	17,539,719	28,030,312	160%
Other Assets	218,420,938	221,355,035	-2,934,097	-1%
<b>TOTAL ASSETS</b>	<b>2,343,500,000</b>	<b>2,184,297,684</b>	<b>159,202,316</b>	<b>7%</b>
<b>LIABILITIES</b>				
Deposit Liabilities	1,054,575,000	822,572,162	232,002,838	28%
Loans Payable	539,005,000	596,119,537	-57,114,537	-10%
Other Liabilities	162,154,036	246,381,157	-84,227,121	-34%
<b>Total Liabilities</b>	<b>1,755,734,036</b>	<b>1,665,072,856</b>	<b>90,661,180</b>	<b>5%</b>
<b>EQUITY</b>				
Paid-up Share Capital	449,952,000	395,310,982	54,641,018	14%
Donation/Grants	17,340,799	18,354,346	-1,013,547	-6%
Statutory Funds	120,473,165	105,559,500	14,913,665	14%
<b>Total Equity</b>	<b>587,765,964</b>	<b>519,224,828</b>	<b>68,541,136</b>	<b>13%</b>
<b>TOTAL LIABILITIES AND EQUITY</b>	<b>2,343,500,000</b>	<b>2,184,297,684</b>	<b>159,202,316</b>	<b>7%</b>

LIGAS KOOPERATIBA NG BAYAN SA PAGPAPAUNLAD  
LKBP Compound, Brgy. Ligas, City of Malolos, Bulacan  
Projected Statement of Operations  
For the Year Ended December 31, 2024

	PROJECTED CY 2024	ACTUAL CY 2023	INCREASE (DECREASE)	%
<b>REVENUES</b>				
Interest Income from Loans	175,259,344	140,576,506	34,682,838	25%
Service Fees and Other Charges	22,320,709	24,075,162	-1,754,453	-7%
Membership Fees	1,045,560	954,500	91,060	10%
Other Income	12,729,497	12,262,355	467,142	4%
<b>GROSS REVENUE</b>	<b>211,355,110</b>	<b>177,868,523</b>	<b>33,486,587</b>	<b>19%</b>
<b>EXPENSES</b>				
Financing Cost	63,549,079	47,484,242	16,064,837	34%
Administrative Cost	75,896,424	71,157,047	4,739,377	7%
<b>TOTAL EXPENSES</b>	<b>139,445,503</b>	<b>118,641,289</b>	<b>20,804,214</b>	<b>18%</b>
<b>NET SURPLUS BEFORE OTHER ITEMS</b>	<b>71,909,607</b>	<b>59,227,234</b>	<b>12,682,373</b>	<b>21%</b>
<b>Other Items</b>				
Optional Fund Subsidy	96,221	96,221	0	0%
Donation and Grant Subsidy	1,013,547	1,013,547	0	0%
<b>Total Other Items</b>	<b>1,109,768</b>	<b>1,109,768</b>	<b>0</b>	<b>0%</b>
<b>NET SURPLUS (FOR ALLOCATION)</b>	<b>73,019,375</b>	<b>60,337,001</b>	<b>12,682,373</b>	<b>21%</b>

# **YOLANDA S. ROTAP, CPA**

**Malolos City, Bulacan**

## **INDEPENDENT AUDITOR'S REPORT**

### **THE BOARD OF DIRECTORS**

#### **LIGAS KOOPERATIBA NG BAYAN SA PAGPAPAUNLAD**

LKBP Compound, Brgy. Ligas, City of Malolos, 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, 2023, 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, 2023, 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.

#### **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.

#### **Report on Other Legal and Regulatory Requirements**

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

#### **YOLANDA S. ROTAP**

Mabolo, Malolos City, Bulacan

CPA No. 0068157

BOA Certificate of Registration No. 3347, until February 28, 2026

BIR Certificate of Accreditation No. 05-004610-001-2021, until May 26, 2024

CDA Certificate of Accreditation CDA CEA No. 0142, until January 16, 2029

PTR No. 3607054, January 15, 2024, Malolos City, Bulacan

TIN No. 107-200-855

March 2, 2024

**LIGAS KOOPERATIBA NG BAYAN SA PAGPAPAUNLAD**

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

Registration No. 9520-03000546/CIN 0106030068

**Statement of Financial Condition**

As of December 31, 2023

*(Amounts in Philippine Peso, rounded off to the nearest peso)*

	Notes	2023	2022
<b>ASSETS</b>			
<b>CURRENT ASSETS</b>			
Cash and Cash Equivalents	4,6	262,353,380	292,241,525
Loans and Receivables	4,7	1,707,146,433	1,638,805,619
Inventories	4,8	7,049,203	7,261,590
Other Current Assets	4,9	4,480,296	3,601,304
<b>TOTAL CURRENT ASSETS</b>		<b>1,981,029,311</b>	<b>1,941,910,037</b>
<b>NON-CURRENT ASSETS</b>			
Financial Asset At Cost	4,10	17,539,719	19,105,566
Property and Equipment	4,11	50,452,411	52,080,149
Other Non-Current Assets	4,12	135,276,242	41,966,377
<b>TOTAL NON-CURRENT ASSETS</b>		<b>203,268,373</b>	<b>113,152,091</b>
<b>TOTAL ASSETS</b>		<b>2,184,297,684</b>	<b>2,055,062,129</b>
<b>LIABILITIES, EQUITY AND STATUTORY ACCOUNTS</b>			
<b>CURRENT LIABILITIES</b>			
Deposit Liabilities	4,13	567,482,103	486,489,679
Interest on Share Capital Payable	4,14	29,565,131	24,826,891
Patronage Refund Payable	4,15	12,670,770	14,270,575
Due to CETF	4,16	4,927,828	2,455,978
Trade, Non-Trade and Other Payables	4,17	94,481,150	107,040,045
Loans Payable	4,18	334,932,267	410,387,538
<b>TOTAL CURRENT LIABILITIES</b>		<b>1,044,059,249</b>	<b>1,045,470,706</b>
<b>NON CURRENT LIABILITIES</b>			
Deposit Liabilities	4,19	255,090,059	160,815,320
Loans Payable	4,20	261,187,270	279,645,061
Guaranty Deposits	4,21	500,000	500,000
Other Non-Current Liabilities	4,22	104,236,279	82,426,843
<b>TOTAL NON-CURRENT LIABILITIES</b>		<b>621,013,607</b>	<b>523,387,224</b>
<b>TOTAL LIABILITIES</b>		<b>1,665,072,856</b>	<b>1,568,857,930</b>
<b>EQUITY AND STATUTORY ACCOUNTS</b>			
Paid-up Share Capital	4,23	373,386,000	351,758,000
Deposit for Share Capital Subscription	4,24	21,924,982	16,362,598
Donations/Grants	4,25	18,354,346	19,367,893
Statutory Funds	4,26	105,559,500	98,715,708
<b>TOTAL EQUITY AND STATUTORY ACCOUNTS</b>		<b>519,224,828</b>	<b>486,204,198</b>
<b>TOTAL LIABILITIES, EQUITY AND STATUTORY ACCOUNTS</b>		<b>2,184,297,684</b>	<b>2,055,062,129</b>

**LIGAS KOOPERATIBA NG BAYAN SA PAGPAPAUNLAD**

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

Registration No. 9520-03000546/CIN 0106030068

**Statement of Operations**

For the year ended December 31, 2023

*(Amounts in Philippine Peso, rounded off to the nearest peso)*

	Notes	2023	2022
<b>REVENUES</b>			
Interest Income from Loans	4,27	<b>164,651,668</b>	189,578,759
Income from Service Operations	4,28	<b>4,658,593</b>	3,498,911
Income from Marketing/Consumer Operations	4,29	<b>1,725,499</b>	2,217,258
Other Income	4,30	<b>6,832,763</b>	4,968,424
<b>GROSS REVENUE</b>		<b>177,868,523</b>	200,263,352
<b>LESS EXPENSES</b>			
Financing Cost	4,31	<b>47,484,242</b>	56,001,416
Administrative Cost	4,32	<b>71,157,047</b>	89,498,369
<b>TOTAL EXPENSES</b>		<b>118,641,289</b>	145,499,786
<b>NET SURPLUS before Other Items</b>		<b>59,227,234</b>	54,763,567
Add: OTHER ITEMS			
Optional Fund Subsidy		<b>96,221</b>	76,411
Donation and Grant Subsidy		<b>1,013,547</b>	1,013,547
<b>Total Other Items</b>		<b>1,109,768</b>	1,089,957
<b>NET SURPLUS (FOR ALLOCATION)</b>		<b>60,337,001</b>	55,853,524
<b>NET SURPLUS ALLOCATION</b>			
Reserve Fund	34	<b>6,033,700</b>	12,287,775
Coop. Education and Training Fund	34	<b>3,016,850</b>	558,535
Due to CETF-Apex	34	<b>3,016,850</b>	558,535
Optional Fund	34	<b>4,223,590</b>	1,675,606
Community Development Fund	34	<b>1,810,110</b>	1,675,606
Interest on Share Capital	34	<b>29,565,131</b>	24,826,891
Patronage Refund	34	<b>12,670,770</b>	14,270,575
<b>TOTAL NET SURPLUS ALLOCATED</b>		<b>60,337,001</b>	55,853,524



**LIGAS KOOPERATIBA NG BAYAN SA PAGPAPAUNLAD**

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

Registration No. 9520-03000546/CIN 0106030068

**Statement of Cash Flows**

For the year ended December 31, 2023

(Amounts in Philippine Peso, rounded off to the nearest peso)

	Notes	2023	2022
<b>CASH FLOWS FROM OPERATING ACTIVITIES</b>			
Net Surplus		<b>60,337,001</b>	55,853,524
Adjustment to reconcile net surplus to Cash			
Depreciation and Amortization	32	<b>5,080,004</b>	3,967,176
Provision for Probable Losses on Loans Receivable	32	<b>17,029,706</b>	9,737,278
Provision for Probable Losses on Investment	32	<b>286,200</b>	16,000,000
Depreciation on Disposed Capital Asset	11		(325,012)
<b>Operating income before changes in operating assets</b>		<b>82,732,911</b>	85,232,966
<i>(Increase)/Decrease in operating assets</i>			
Loans and Receivables	7	<b>(85,370,521)</b>	(151,941,949)
Inventories	8	<b>212,387</b>	73,362
Due to CETF	16	<b>(545,000)</b>	(565,122)
Other Current Assets	9	<b>(878,992)</b>	(982,453)
<i>Increase/(Decrease) in operating liabilities</i>			
Trade, Non-Trade and Other Payables	17	<b>(12,558,895)</b>	8,146,949
<b>Net Cash from Operating Activities</b>		<b>(16,408,109)</b>	(60,036,247)
<b>CASH FLOWS FROM INVESTING ACTIVITIES</b>			
Increase in Financial Asset At Cost	10		(1,485,235)
Decrease in Financial Asset At Cost	10	<b>1,565,846</b>	
Increase in Property and Equipment	11	<b>(3,738,467)</b>	(3,305,628)
Decrease in Property and Equipment	11		325,012
Increase in Other Non-Current Assets	12	<b>(93,309,865)</b>	(6,163,556)
Decrease in Other Non-Current Assets	12		75,916
<b>Net Cash Provided by Investing Activities</b>		<b>(95,482,485)</b>	(10,553,490)
<b>CASH FLOWS FROM FINANCING ACTIVITIES</b>			
Deposit Liabilities	13	<b>175,267,163</b>	144,983,759
Payment of Interest on Share Capital	14	<b>(24,826,891)</b>	(19,566,914)
Payment of Patronage Refund	14	<b>(14,270,575)</b>	(11,247,124)
Increase in Other Non-Current Liabilities	22	<b>21,809,436</b>	12,421,925
Decrease in Other Non-Current Liabilities	22		(730,240)
Increase in Share Capital	23	<b>21,628,000</b>	131,758,000
Increase in Deposit for Share Capital Subscription	24	<b>5,562,384</b>	
Decrease in Deposit for Share Capital Subscription	24		(69,263,782)
Increase in Loans Payable	18,20	<b>(93,913,062)</b>	160,393,378
Decrease in Loans Payable	18,20		(168,173,928)
Decrease in Donations/Grants	25	<b>(1,013,547)</b>	(1,013,547)
Decrease in Statutory Funds	26	<b>(8,240,458)</b>	(908,386)
<b>Net Cash used in Financing Activities</b>		<b>82,002,449</b>	178,653,142
<b>Net increase / (decrease) in cash and cash equivalents</b>		<b>(29,888,145)</b>	108,063,404
Cash and cash equivalents, beginning		<b>292,241,525</b>	184,178,120
<b>Cash and cash equivalents, end</b>		<b>262,353,380</b>	292,241,525

**LIGAS KOOPERATIBA NG BAYAN SA PAGPAPAUNLAD**

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

Registration No. 9520-03000546/CIN 0106030068

**Statement of Changes in Equity**

For the year ended December 31, 2023

*(Amounts in Philippine Peso, rounded off to the nearest peso)*

	2023	2022
<b>Share Capital</b>		
Authorized Common Shares, 375,000 shares at P1,000.00 par value per share, P375,000,000.00		
Paid-Up Share Capital, Common beginning	<b>301,758,000</b>	170,000,000
Additions/(Withdrawals)	<b>73,242,000</b>	131,758,000
Paid-Up Share Capital, Common end	<b>375,000,000</b>	301,758,000
Authorized Preferred Shares, 125,000 shares at P1,000.00 par value per share, P125,000,000.00		
Paid-Up Share Capital, Preferred beginning	<b>50,000,000</b>	50,000,000
Additions/(Withdrawals)	<b>(49,897,000)</b>	
Paid-Up Share Capital, Preferred end	<b>103,000</b>	50,000,000
Deposit for Share Capital Subscription		
Deposit for Share Capital Subscription, beginning	<b>16,362,598</b>	85,626,380
Additions/(Withdrawals)	<b>5,562,384</b>	(69,263,782)
Deposit for Share Capital Subscription, end	<b>21,924,982</b>	16,362,598
Treasury Shares	<b>(1,717,000)</b>	
<b>TOTAL PAID-UP SHARE CAPITAL</b>	<b>395,310,982</b>	368,120,598
<b>Donations/Grants</b>		
Balance, January 1	<b>19,367,893</b>	20,381,439
Movement for the period	<b>(1,013,547)</b>	(1,013,547)
<b>TOTAL DONATIONS/GRANTS</b>	<b>18,354,346</b>	19,367,893
<b>Statutory Funds</b>		
<b>Reserve Fund</b>		
Balance, January 1	<b>70,189,249</b>	57,901,474
Net surplus distribution	<b>6,033,700</b>	12,287,775
Charges/Adjustments	<b>(4,382,691)</b>	
<i>Balance, December 31</i>	<b>71,840,258</b>	70,189,249
<b>Cooperative Education &amp; Training Fund</b>		
Balance, January 1	<b>1,284,916</b>	1,373,138
Net surplus distribution	<b>3,016,850</b>	558,535
Less: Charges	<b>(838,637)</b>	(646,757)
<i>Balance, December 31</i>	<b>3,463,130</b>	1,284,916
<b>Optional Fund</b>		
Balance, January 1	<b>16,812,495</b>	15,320,310
Net surplus distribution	<b>4,223,590</b>	1,675,606
Less Charges	<b>(157,221)</b>	(183,421)
<i>Balance, December 31</i>	<b>20,878,864</b>	16,812,495
<b>Community Development Fund</b>		
Balance, January 1	<b>10,429,048</b>	8,831,651
Net surplus distribution	<b>1,810,110</b>	1,675,606
Less Charges	<b>(2,861,910)</b>	(78,208)
<i>Balance, December 31</i>	<b>9,377,248</b>	10,429,048
<b>TOTAL STATUTORY FUNDS</b>	<b>105,559,500</b>	98,715,708
<b>TOTAL EQUITY</b>	<b>519,224,828</b>	486,204,198

## LIGAS KOOPERATIBA NG BAYAN SA PAGPAPAUNLAD

### TREASURER'S REPORT

Alinsunod sa Financial Performance Standards for Cooperatives na itinatakda ng Cooperative Development Authority, ang naging resulta ng pagtutuos patungkol sa Stability Ratio ng LKBP sa taong 2023 ay ang sumusunod:

LKBP STABILITY RATIO					
Indicators	Standard Rate	Equivalent Score	LKBP Rate	LKBP Score	LKBP Standing
1. LIQUIDITY RATIO	100%-150%	4	143%	4	Passed
	above 150%-300%	3			
<i>Measures the cooperative's ability to meet its short-term obligations as it falls due.</i>					
2. QUICK ASSETS RATIO	200% and above	3	184%	2	Passed
	150% to below 200%	2			
<i>Measures the cooperative's ability to pay its current liabilities using its quick assets.</i>					
3. SOLVENCY RATIO	110% and above	5	118%	5	Passed
	100% to below 110%	4			
<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	3	11%	3	Passed
	7% to below 10%	2.5			
<i>Measures the level of institutional capital to absorb potential losses.</i>					
5. CAPITAL ADEQUACY RATIO	8% and above	4	24%	4	Passed
	6% to less than 8%	3			
<i>Measures the sufficiency of the capital to cover the risk assets.</i>					

YEAR-END CASH BALANCE		
	2023 Amount (₱)	2022 Amount (₱)
Cash on Hand	4,534,500.00	10,601,500.00
Cash in Banks	256,924,800.00	280,850,000.00
Total	261,459,400.00	291,451,500.00

#### LKBP FUNDING PROGRAM PARTNERS

- Land Bank of the Philippines (LBP)
- Small Business Corporation (SBC)

**MARILETTE A. AVENDAÑO**  
Ingat-Yaman

## LIGAS KOOPERATIBA NG BAYAN SA PAGPAPAUNLAD

### AUDIT COMMITTEE REPORT

Ang Performance Audit Report at Social Audit Report na taunang ginagawa alinsunod sa mga pamantayang itinakda ng Cooperative Development Authority ay nagresulta sa mga sumusunod para sa operasyon at pamamalakad ng LKBP sa taong 2023:

#### 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	18
T - TURN-OVER RATIO	6	3
E - EFFICIENCY	38	32
P - PROFITABILITY	15	11
S - STRUCTURE OF ASSET	22	14
Total →	100 points	78 points

#### OVERALL RATING

Governance and Management	100 x 40% =	40%
Financial Performance	78 x 60% =	47%
Total →		87%

#### ADJECTIVAL RATING

*LKBP obtained a total rating of 87% with adjectival rating of Satisfactory.*

## SOCIAL AUDIT REPORT

### COOPERATIVE

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

	<b>NO. OF ACTIVITIES</b>	<b>NO. OF BENEFICIARIES</b>	<b>AMOUNT UTILIZED</b>
MEMBERS	6	3,980	₱5,888,235.00
OFFICERS	21	64	264,920.00
STAFF	66	448	1,284,473.00

### 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*

	<b>NO. OF ACTIVITIES</b>	<b>NO. OF BENEFICIARIES</b>	<b>AMOUNT UTILIZED</b>
COMMUNITY	1,846	30,038	₱197,967.00

### COMMUNITY DEVELOPMENT FUND

Accumulated Amount	₱9,377,248.00
Amount Utilized for Cooperative Social Activities	2,861,910.00
Percentage of Utilization	31%
<i>(LKBP used other accumulated fund for this purpose)</i>	

**MARILOU B. OCAMPO**  
Tagapangulo

**MA. NORA S. FAJARDO**  
Pangalawang Tagapangulo

**JUDY ANNE P. PALILEO**  
Kalihim

## LIGAS KOOPERATIBA NG BAYAN SA PAGPAPAUNLAD

### ELECTION COMMITTEE

#### ELECTION CODE 2024

*Ang nilalaman ng Election Code 2024 ay naaayon sa mga batas na pinairal ng Ligas Kooperatiba ng Bayan sa Pagpapaunlad at ng Cooperative Development Authority.*

#### **PETSA NG HALALAN**

Marso 23, 2024

#### **LUGAR NG HALALAN**

- Malolos Sports and Convention Center, City of Malolos, Bulacan

#### **PAMAMARAAN NG PAGHAHALAL**

- Face-to-face/physical attendance
- One member, one vote
- No proxy voting
- Paggamit ng palabunutan o kauring pamamaraan upang ihanay ang mga pangalan ng kandidato sa lahat ng posisyon

#### **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 delingkwente sa paghuhulog ng saping puhunan ayon sa kanyang pangako.
5. Hindi delingkwente sa paghuhulog ng pagkakautang at ibang obligasyon.
6. Hindi lumalabag sa mga batas at alituntunin na pinairal ng LKBP.

#### **PETSA NG CUT-OFF**

- Pagsapi – Pebrero 29, 2024, ika-5:00 ng hapon
- Pagbabayad ng utang – Pebrero 29, 2024, 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 ipaaalam ng Lupon ng Halalan sa mga miyembro sa pamamagitan ng social media channels.

1. Dumalo sa Pangkalahatang Pagpupulong ng kasapian.
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”.

### **KOMPOSISYON NG LUPON NG PATNUGUTAN**

Sa kadahilanan na pagkilala at pagtugon sa Gender Equality Development (GAD) na itinatakda ng alituntunin ng CDA ay ipatutupad ang sumusunod:

1. Pagkakaroon ng pantay o sapat na bilang ng lalaki at babae sa Lupon Patnugutan.
2. Upang mabuo ang Lupon Patnugutan ng LKBP na may bilang na pito (7) ay kinakailangan ang sumusunod na bilang ng lalaki at babae na ihahalal ng mga miyembro:
  - a. apat (4) na babae at tatlong (3) lalaki; o
  - b. apat (4) na lalaki at tatlong (3) babae
3. Ang ihahalal ay batay lamang sa bilang ng nabakanteng puwesto.
4. Itatakda ng Lupon ng Halalan ang kailangang bilang ng puwesto para sa lalaki at babae na dapat manalo sa halalan.
5. Pipiliin ang mananalong kandidato mula sa hanay ng mga lalaki at babae na kandidato batay sa bilang ng puwesto na kinakailangan.
6. Ang may pinakamaraming boto mula sa hanay ng mga lalaking kandidato gayundin mula sa hanay ng mga babaeng kandidato batay sa bilang ng puwesto na kinakailangan ay itatakdang nanalo sa halalan at ipo-proklama ng Lupon ng Halalan.
7. Kung ang bilang ng lalaki o babae na kinakailangang manalo sa halalan ay sapat na, hindi ituturing na nanalo ang isang kandidato, lalaki man o babae, kahit pa ang bilang ng natamong boto ay mas mataas sa natamong boto ng kalabang kandidato na ang pagkapanalo ay naaayon sa bilang ng kinakailangang puwesto.

### MGA POSISYONG IHAHALAL

<u>Posisyon</u>	<u>Bilang ng Ihahalal</u>
• Lupon ng Patnugutan > 2 babae at 2 lalaki o > 3 babae at 1 lalaki	4
• Lupon ng Pagsusuri	1
• Lupon ng Halalan	1

### MGA KATANGIAN NG KANDIDATO

Ang mga katangian ng isang miyembro upang maging kandidato ay alinsunod sa itinatakda ng LKBP By-Laws, Article IV, Section 3 para sa mga sumusunod na posisyon:

#### • Lupon ng Patnugutan

1. May edad na hindi bababa sa dalawampu't lima (25) at hindi hihigit sa animnapu't limang (65) taong gulang sa sandaling mahalal o italaga sa tungkulin.
2. Nakapagtapos ng Kolehiyo o mayroong karanasan sa pamamalakad ng kooperatiba, pananalapi, bangko, o katumbas na organisasyon ng hindi kukulangin sa tatlong (3) taon.
3. Nakadalo sa mga seminar at pagsasanay na kailangan para sa tungkulin ng hindi kukulangin sa anim (6) na buwan sa sandaling mahalal sa posisyon.
4. Karapat-dapat sa tungkulin na patungkol sa mga sumusunod:
  - a. Kagandahang-asal
  - b. Kakayahan
  - c. Edukasyon
  - d. Kasipagan
  - e. Karanasan/Pagsasanay
5. Regular na miyembro na hindi kukulangin sa dalawang (2) taon na may karapatang bumoto o "member entitled to vote".
6. May saping puhunan na hindi bababa sa ₱15,000.00.
7. May maayos na kaisipan at pangangatawan upang magampanan ang tungkulin bilang opisyal ng Kooperatiba.

#### • Lupon ng Pagsusuri

1. May edad na hindi bababa sa dalawampu't lima (25) at hindi hihigit sa animnapu't limang (65) taong gulang sa sandaling mahalal o italaga sa tungkulin.
2. Nakapagtapos ng Kolehiyo o mayroong karanasan sa pagsusuri ng pananalapi ng organisasyon.
3. Regular na miyembro na hindi kukulangin sa dalawang (2) taon na may karapatang bumoto o "member entitled to vote".
4. May saping puhunan na hindi bababa sa ₱15,000.00.



- **Lupon ng Halalan**

1. May edad na hindi bababa sa dalawampu't lima (25) at hindi hihigit sa animnapu't limang (65) taong gulang sa sandaling mahalal o italaga sa tungkulin.
2. Nakapagtapos ng Kolehiyo o mayroong kakayahan na mangasiwa ng halalan.
3. Regular na miyembro na hindi kukulangin sa dalawang (2) taon na may karapatang bumoto o "member entitled to vote".

**TERMINO NG PANUNUNGKULAN NG HALAL NA OPISYAL**

- Lupon ng Patnugutan - 2 taon
- Lupon ng Pagsusuri - 2 taon
- Lupon ng Halalan - 2 taon

**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 oras ng pagbilang ng boto at mangangasiwa sa bilangan ng boto.
2. Ang bilangan ng boto ay dapat isagawa sa 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 mananalang sa pamamagitan ng “toss coin”.
7. Ipo-proklama ng Lupon ng Halalan ang mga nanalong opisyal sa huling araw ng itinakdang 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**

- Pagpapatibay sa nilalaman ng LKBP Election Code 2024 at sa pagpapatupad nito sa kasalukuyang halalan ng pamunuan ng LKBP.

**MA. ASUNCION H. CALAYAG**

Tagapangulo

**MARIA CECILIA L. SANTIAGO**

Pangalawang Tagapangulo

**SHELLA R. ENCISO**

Kalihim

LIGAS KOOPERATIBA NG BAYAN SA PAGPAPAUNLAD

ELECTION COMMITTEE

2023 ELECTION RESULT

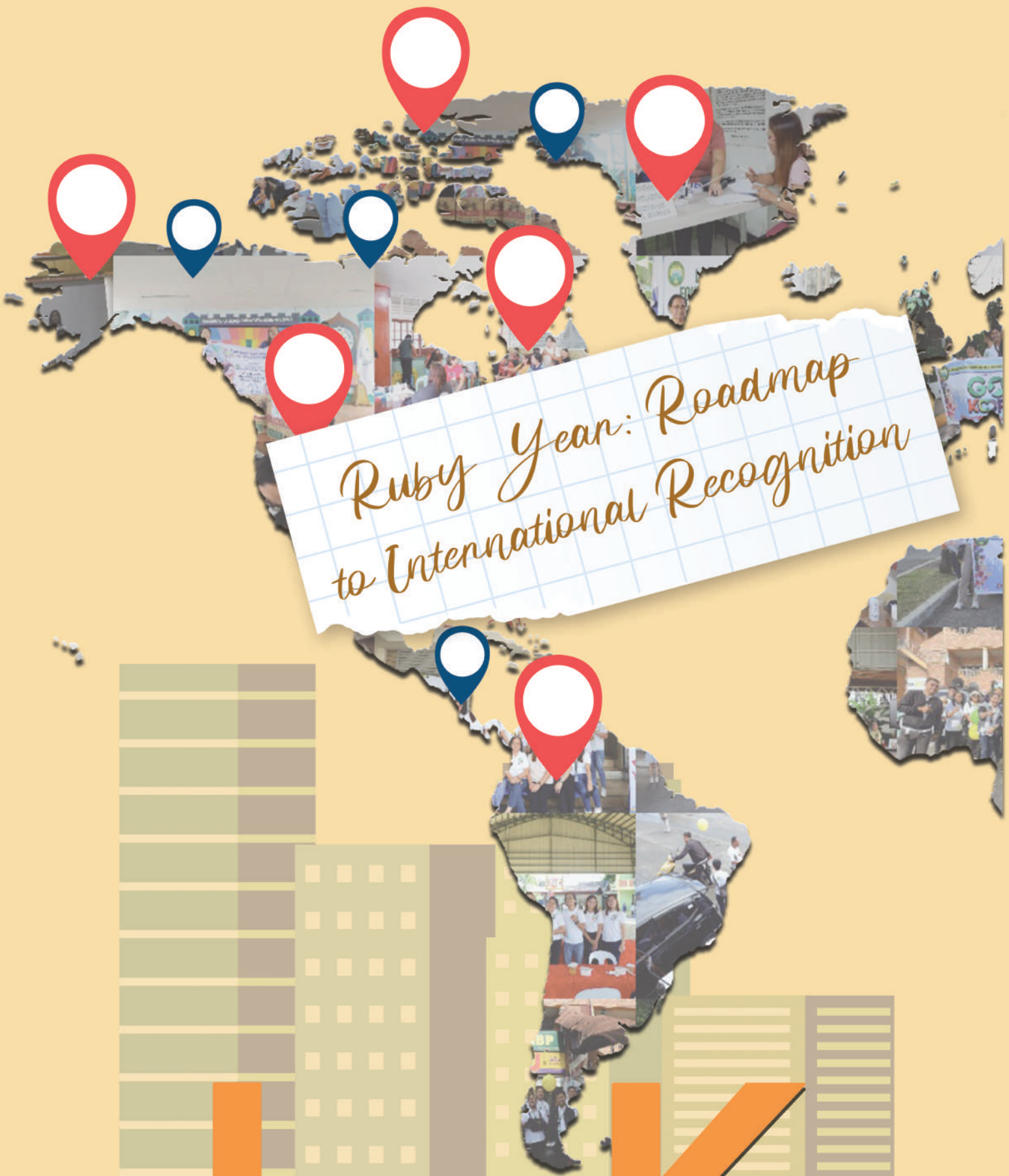
Number of Attendees in the General Assembly	3,781	48%
Number of Members Entitled to Vote	3,670	97%
Number of Members with Votes (METV only)	2,185	60%

<u>Name of Candidates</u>	<u>Number of Votes</u>	<u>Rank</u>	<u>Winners</u>	<u>Term (year)</u>
<b>A. Board of Directors</b>				
Vacant position: 3 (1 female and 2 male or 3 male)				
1. Lucila J. Punongbayan	1,397	1	√	2
2. Atty. Jeffrey T. Melo	1,077	2	√	2
3. Menandro E. Mendoza	513	3	√	2
4. Lourdes S. Arceo	875			
5. Erlinda P. Madriaga	491			
5. Clodualdo M. Santos	485			
7. Benjamin P. Tolosa	469			
8. Perla B. Laxa	393			
9. Gadmer G. Layson	345			
<b>B. Audit Committee</b>				
Vacant position: 2 (any gender)				
1. Judy Anne P. Palileo	1,182	1	√	2
2. Ma. Nora S. Fajardo	747	2	√	2
3. Olivia N. Panilag	742			
4. Joselita A. Jose	739			
5. Estrellita G. Launio	684			
<b>C. Election Committee</b>				
Vacant position: 2 (any gender)				
1. Maria Cecilia L. Santiago	1,071	1	√	2
2. Shella R. Enciso	993	2	√	2
3. Elvie G. Laxamana	954			
4. Maribeth S. Gallardo	624			
5. Sofia B. Ong	500			

**MA. ASUNCION H. CALAYAG**  
Tagapangulo

**MARIA CECILIA L. SANTIAGO**  
Pangalawang Tagapangulo

**MARIBETH S. GALLARDO**  
Kalihim



*Ruby Year: Roadmap  
to International Recognition*

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**P**

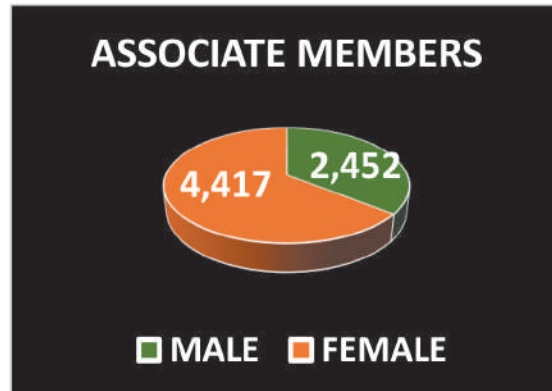
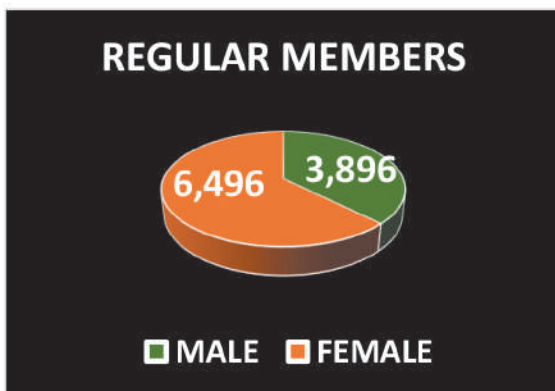
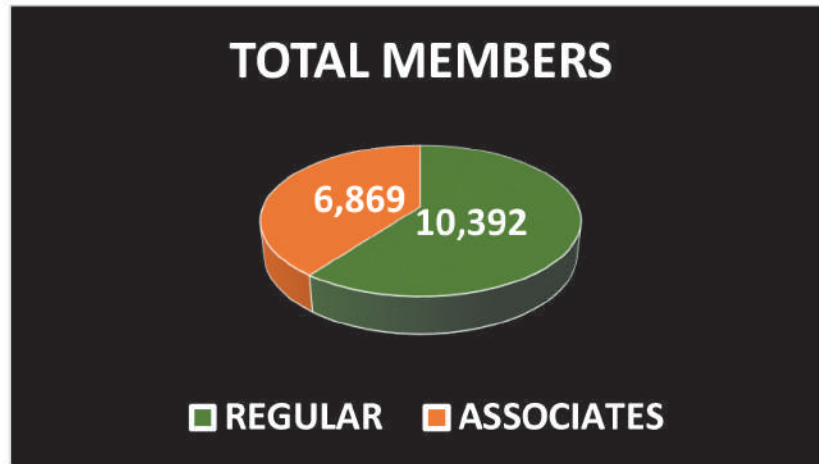
LIGAS KOOPERATIBA NG BAYAN SA PAGPAPAUNLAD

**EDUCATION COMMITTEE REPORT**

Ang Lupon ng Edukasyon at Pagsasanay katuwang ang mga sangay at pangasiwaan ng LKBP ay nagpapatibay at nagrerekumenda sa Lupon Patnugutan ng mga kahilingan sa pagsapi. Patuloy na isinasagawa ang Pre-Membership Education Seminar (PMES) sa pamamagitan ng videoconferencing at face-to-face sa mga tanggapan. May kabuuang 49 na PMES ang naisagawa sa taong 2023 na dinaluhan ng 3,074 na katao.

Sa pagtatapos ng taong 2023 ay may kabuuang 17,261 ang bilang ng miyembro ng LKBP, mas mataas ng 1,314 o 8% kumpara sa kabuuang bilang na 15,947 noong taong 2022.

Year	Regular Members			Associate Members			Total Members
	Male	Female	Sub-total	Male	Female	Sub-total	
2023	3,896	6,496	10,392	2,452	4,417	6,869	17,261
2022	3,410	5,856	9,266	2,380	4,301	6,681	15,947
Increase	486	640	1,126	72	116	188	1,314
%	14%	11%	12%	3%	3%	3%	8%



Sa mga seminar, pagsasanay at programa sa taong 2023 na dinaluhan ng pamunuan, empleyado, miyembro, at maging ng hindi miyembro, ang naging tala ay ang sumusunod:

	Participants	Number of Seminars, Trainings and Other Activities	Number of Participants
1	Employees	63	355
2	Officers	21	62
3	Members and Community	5	215



**LOIDA D. HILARIO**  
Tagapangulo

**EDISON C. VALERIANO**  
Pangalawang Tagapangulo

**PERLA B. LAXA**  
Kalihim

**LKBP SEMINARS, TRAININGS AND OTHER ACTIVITIES FOR THE YEAR 2023**

No.	Date	Title / Facilitator / Venue	Participants
<b>A. EMPLOYEES</b>			
1	January 10 & 26, 2023	Employees Orientation LKBP HR Unit	Jetriz B. Placido / Chino Angelo G. Venturina Kiven R. Pañas
2	January 11, 2023	How to Manage Employees Sickness, Absence, and Return to Work ARIVA Academy / Virtual	Ma. Nerissa S. Reyes
3	January 18, 2023	Regional SSF Summit DTI / The Orchid Garden, San Fernando, Pampanga	Julita D. Nazar / May V. Espiritu Elisa S. Aquino
4	January 24- March 17, 2023	Cooperative Leadership and Management Program NATCCO / Virtual / Cebu City / Antipolo, Rizal	Julita D. Nazar / Jocelyn J. Mapoy / May V. Espiritu Marilette A. Avendaño / Rosalie S. Milan
5	January 25, 2023	Regional Greenovation Program Value Chain Mapping Workshop DTI / SACOP Epharta Center, San Fernando, Pampanga	Julita D. Nazar May V. Espiritu / Eliza S. Aquino
6	January 26, 2023	Ekoop Vote Webinar NATCCO / Virtual	Precious Jewel Ann S. Reyes / Michael D. Pagsanjan Jayson A. Figueroa / Louise Neil C. Arellano
7	January 28, 2023	Burnout to Breakthrough: Overcome Stress and Burnout NATCCO / Virtual	Manolito M. Pascual Gaylord S. Lim
8	February 2, 10, 18 & 27, 2023	Employees Orientation LKBP HR Unit	Ednilyn P. Sto. Domingo / Mark Kevin DC. Camua Eduardo T. Malonzo / John David A. Jose
9	February 8, 2023	The Value of the Mid-Level Management ARIVA Academy / Virtual	Julita D. Nazar
10	February 14-15, 2023	Gender-Fair Language NATCCO / Virtual	Manolito M. Pascual
11	February 27, 2023	PFIs Consultation and Discussion of MSMEs Awards SBC / Virtual	Julita D. Nazar Marilette A. Avendaño
12	March 1, 6, 9, & 14, 2023	Employees Orientation LKBP HR Unit	Kristine Angel O. Velasco / Edward C. Cruz Restifer S. Absalon / Regina Joi G. Ureta
13	March 3, 2023	Managing Generational Difference in the Workplace ARIVA Academy / Virtual	Julita D. Nazar Ma. Nerissa S. Reyes
14	March 9, 2023	Preparation of Competency-Based Job Description NATCCO / Virtual	Ma. Nerissa S. Reyes
15	March 10, 2023	39 Customer Service Rules NATCCO / Virtual	Robin B. Alvarez / Kristine Angel O. Velasco Edward C. Cruz / Darlyn Grace N. Tangile John David A. Jose / Restifer S. Absalon Ariel N. Recio / Nadia P. Diocton / Cesar G. De Jesus Ednilyn P. Sto. Domingo / Mark Oliver P. Gonzales
16	March 30, 2023	Product Presentation ECPay / Virtual	Julita D. Nazar / Marilette A. Avendaño Jocelyn J. Mapoy / May V. Espiritu Rosalie S. Milan / Monica S. Ventura
17	March 15, 2023	Managing Past Due Accounts NATCCO / Virtual	Salustiano B. Elpedes, Jr. Elsa V. Adriano
18	March 21, 2023	Counterfeit Detection and Signature Verification NATCCO / Virtual	Kristine Angel O. Velasco
19	March 22, 2023	Performance Evaluation for Employees NATCCO / Virtual	Ma. Nerissa S. Reyes
20	March 23, 2023	Policy Formulation/Development NATCCO / Virtual	Julita D. Nazar
21	March 29-30, 2023	Basic Accounting for Non-Accountants NATCCO / Virtual	Nadia P. Diocton Alexandra Nicole Sampana
22	April 20, 2023	Earth Day Forum NATCCO / Virtual	Julita D. Nazar Eliza S. Aquino
23	May 4-5, 2023	Managers' Congress and General Assembly NATCCO / SMX Convention Center, Bacolod City	Julita D. Nazar / Jocelyn J. Mapoy / May V. Espiritu Marilette A. Avendaño / Rosalie S. Milan
24	May 25, 2023	Project Management Essentials for Non-Project Managers ARIVA Academy / Virtual	Julita D. Nazar May V. Espiritu
25	May 30, 2023	How to Create and Manage Your Own Business ARIVA Academy / Virtual	Julita D. Nazar
26	June 6 & 9, 2023	Employees Orientation LKBP HR Unit	Glessy Marie T. Magtalas Mary Jane DC. De Vera
27	June 17, 2023	General Assembly NCCB / FTG Building, San Roque, Quezon City	Marilette A. Avendaño Monica S. Ventura
28	June 20-22, 2023	Workshop on Business Development Services NATCCO / La Breza Hotel, Quezon City	Manolito M. Pascual Gaylord S. Lim
29	June 21, 2023	User's Basic Training Sandy A. Villar / LKBP Compound	Ivan T. Salcedo / Mark David DC. Medina Jojo A. Grefaldo / Marty T. Almodiel
30	June 23, 2023	Orientation for Cooperatives SBC / DTI / Virtual	Julita D. Nazar / Marilette A. Avendaño Monica S. Ventura
31	July 7, 2023	A Guide to Feasibility Study Preparation NATCCO / Virtual	Rosalie S. Milan
32	July 14, 2023	Anti-Money Laundering Act NATCCO / Virtual	Julita D. Nazar / Marilette A. Avendaño Monica S. Ventura
33	July 15- August 5, 2023	Training on MS Access PCEDO / La Consolacion University, City of Malolos, Bulacan	Jayson A. Figueroa Louise Neil C. Arellano



No.	Date	Title / Facilitator / Venue	Participants
34	August 1 & 7, 2023	Employees Orientation LKBP HR Unit	Jhoysen Reyes Eugene Lenard Pagsanjan
35	August 2, 2023	Avoid Common Pitfalls in Compensation and Benefit ARIVA Academy / Virtual	Julita D. Nazar Ma. Nerissa S. Reyes
36	August 3-5, 2023	Enhancement of Account Officers' Competencies Seminar NATCCO / LKBP Restaurant (Cabalen), Malolos, Bulacan	Account Officers and Field Staff
37	August 11, 2023	How to Conduct an Effective PMES NATCCO / Virtual	Abbygale O. Baron / Gaylord S. Lim Manolito M. Pascual / Mark Kevin DC. Camua Precious Jewel Ann S. Reyes
38	August 12, 2023	Mental Health: Its Benefits in Workplace and at Home LKBPFI / Virtual	LKBP Employees
39	August 12- September 2, 2023	Training on Communication Through MSWord PCEDO / La Consolacion University, City of Malolos, Bulacan	Irennee N. Santiago Precious Jewel Ann S. Reyes
40	August 18-19, 2023	Year 2023 Mid-Year Assessment and Planning for 2024 Municipality of Guiguinto, Bulacan	Marlette A. Avendaño / Glaiza P. Teodoro Hilario S. Pagsanjan
41	August 22-25, 2023	Standard First Aid and Basic Life Support Philippine Red Cross / City of Malolos, Bulacan	Jayson A. Figueroa
42	August 29, 2023	Standard Chart of Accounts/Taxation 101 BUFECO / Malolos Resort Club Royale, Bulacan	Maria Lourdes A. Narciso / Monica S. Ventura Jhoysen Reyes / Marlette A. Avendaño Glessy Marie T. Magtalas / Paul Alvin P. Casuga Mary Grace R. Cruz / Jocelyn S. Guese Liesel Ann F. Tuazon / Annabell C. Gatchalian Christine Mae S. Ching / Abigael L. Abela Lindsey U. Navarro / Jetriz B. Placido Mary Rose E. Hernandez / Ana Rose L. Santos
43	August 30 & September 22, 2023	Plants versus Weather NATCCO / Virtual	Eliza S. Aquino / Joeffrey B. Erasmas Regina Joi G. Ureta
44	September 4, 2023	Public Hearing on Minimum Wage Adjustment DOLE / San Fernando, Pampanga	Ma. Nerissa S. Reyes
45	September 15, 2023	Creating Succession Plan for Cooperatives NATCCO / Virtual	Julita D. Nazar / Jocelyn J. Mapoy / May V. Espiritu Marlette A. Avendaño / Rosalie S. Milan
46	September 21, 2023	Local Development Investment Program Guiguinto Municipal Office, Bulacan	Glaiza P. Teodoro Ryan E. Gaspar
47	September 21, 2023	Employee Orientation LKBP HR Unit	Rose Ann P. Legarte
48	September 26, 2023	Anti-Money Laundering Act, CIC and Taxability of Cooperatives NATCCO / Virtual	Marlette A. Avendaño / Monica S. Ventura Maria Lourdes A. Narciso / Loren DC. Carpio Precious Jewel Ann S. Reyes / Gaylord S. Lim
49	September 27, 2023	Loan Delinquency Management: Strategies and Techniques	Marciano C. Dela Cruz / Mario V. Gimeno, Jr. Gaylord S. Lim / Rodrigo G. Mendoza Manolito M. Pascual / Ma. Catleya H. Mendoza
50	October 6, 2023	Cheers 2023 Converge / Best Western, Clark, Pampanga	Precious Jewel Ann S. Reyes / Michael D. Pagsanjan Jayson A. Figueroa / Louise Neil C. Arellano Mark Kevin DC. Camua / Emmanuelle DC. Robles Razel T. Sta. Ana / Peñafrancia T. Martin Ryan E. Gaspar / Wilfredo D. Dayao
51	October 10, 2023	Data Privacy Act: Its Implementation to Cooperatives NATCCO / Virtual	Julita D. Nazar / Marlette A. Avendaño Rosalie S. Milan / Jocelyn J. Mapoy Precious Jewel Ann S. Reyes
52	October 16, 2023	Strengthening Due Diligence: The Proper Conduct of CI NATCCO / Virtual	Jayson Q. Pineda / Jayson S. Mariano Ralf T. Cagara / Jowell T. Dela Cruz Michael M. Santiago / Jarred Loyd D. Abifion Erwin DL. Sta. Maria / Darryl Paul V. Alarcon
53	October 17, 2023	Basic Training for Data Protection NATCCO / Virtual	Julita D. Nazar / Marlette A. Avendaño Rosalie S. Milan / Precious Jewel Ann S. Reyes
54	October 18, 2023	Fraud in Cooperatives: Prevention and Detection NATCCO / Virtual	Reycel M. Santiago / Mary Grace M. Elizon Jacquiline M. Ignacio
55	October 20, 2023	Collateral Appraisal: Evaluate to Value NATCCO / Virtual	Rodrigo G. Mendoza / Christopher G. Ganelo Jose Percival E. Verastigue / Emil U. Madiaga Alexis V. Lital / Rosita L. Calma
56	October 20, 2023	Signature Verification and Counterfeit Detection NATCCO / Virtual	Mary Jane DC. De Vera / Lodelyn G. Derez Gabriel Luis SA. Cañete
57	October 26, 2023	Cash Flow Preparation NATCCO / Virtual	Fidel C. Dela Cruz, Jr. / Nicanor D. Silvestre Glaiza P. Teodoro / Elsa V. Adriano Emmanuelle DC. Robles
58	October 27, 2023	Motivating Employees Through Performance Appraisal NATCCO / Virtual	Ma. Nerissa S. Reyes Ana Marie M. Dela Luna
59	October 31, 2023	Preparation of Competency-Based Job Description NATCCO / Virtual	Ma. Nerissa S. Reyes

No.	Date	Title / Facilitator / Venue	Participants
60	December 4, 2023	Sales and Social Media Marketing Mistakes to Avoid in 2024 ARIVA Academy / Virtual	Mark Kevin DC. Camua / Jayson A. Figueroa Louise Neil C. Arellano
61	November 9-11, 2023	Strategic Planning Workshop NATCCO / Klir Waterpark Resort and Hotel / Guiguinto, Bulacan	Management Committee Department/Unit Heads / Branch Managers
62	December 7, 2023	Credit Surety Fund Roadshow CMCDC/CDA, Malolos City Hall, Bulacan	Marillette A. Avendaño Jocelyn J. Mapoy
63	December 28-30, 2023	Annual Business Planning 2023 NATCCO / Klir Waterpark Resort and Hotel / Guiguinto, Bulacan	Management Committee Department/Unit Heads / Branch Managers
<b>B. OFFICERS</b>			
1	February 11, 2023	1st General Assembly and Election of Officers One CB (formerly MSCB) / Pinyahan, Quezon City	Loida D. Hilario
2	March 7, 2023	Ownership Meeting NATCCO / VALDECO, Valenzuela City	Lucila J. Punongbayan Loida D. Hilario
3	March 30, 2023	Product Presentation ECPay / Virtual	Rebecca G. De Jesus Wilfredo F. Enriquez
4	April 18, 2023	Benchmarking CMCDC / Batangas City	Rebecca G. De Jesus
5	April 25, 2023	Governance and Management of Cooperatives NATCCO / Virtual	Jeffrey T. Melo / Menandro E. Mendoza Judy Anne P. Paileo / Shella R. Enciso Benjamin P. Tolosa / Ronald P. Tuazon, Jr.
6	April 27, 2023	General Assembly CMCDC / Malolos City Hall, Bulacan	Rebecca G. De Jesus
7	May 4-5, 2023	GAD Congress and Committee Election NATCCO / SMX Convention Center, Bacolod City	Perla B. Laxa Manolito M. Pascual
8	May 5-7, 2023	Leaders' Congress and General Assembly NATCCO / SMX Convention Center, Bacolod City	Lucila J. Punongbayan / Loida D. Hilario Rebecca G. De Jesus / Cecilia C. Reyes Wilfredo F. Enriquez / Lourdes S. Arceo Menandro E. Mendoza
9	May 18, 2023	General Assembly BCHFLU / St. Martin of Tours CDC, Bocaue, Bulacan	Loida D. Hilario
10	August 10-11, 2023	Governance and Management of Cooperatives NATCCO / Virtual	Ronald P. Tuazon, Jr.
11	June 7, 2023	Managing Meeting Effectively NATCCO / Virtual	Lucila J. Punongbayan / Loida D. Hilario Rebecca G. De Jesus / Cecilia C. Reyes
12	June 22, 2023	Creating Business Continuity Plan for Cooperatives NATCCO / Virtual	Lucila J. Punongbayan / Loida D. Hilario Rebecca G. De Jesus / Cecilia C. Reyes
13	June 26, 2023	Financial Management NATCCO / Virtual	Menandro E. Mendoza Jeffrey T. Melo / Ronald P. Tuazon, Jr.
14	July 3-6, 2023	Mid-Year Assessment and Team Building Boracay, Aklan	Loida D. Hilario
15	August 23, 2023	Fundamentals of Cooperative NATCCO / Virtual	Menandro E. Mendoza / Benjamin P. Tolosa Ronald P. Tuazon, Jr.
16	August 25-26, 2023	Billionaire Co-ops' Summit NATCCO / Richmond Hotel, Quezon City	Loida D. Hilario / Jeffrey T. Melo Rebecca G. De Jesus / Cecilia C. Reyes
17	September 15, 2023	Creating Succession Plan for Cooperatives NATCCO / Virtual	Loida D. Hilario / Rebecca G. De Jesus Jeffrey T. Melo
18	September 21, 2023	GAD Seminar BCHFLU / St. Martin of Tours CDC, Bocaue, Bulacan	Loida D. Hilario / Wilfredo F. Enriquez Manolito M. Pascual
19	October 10, 2023	Cooperative Forum CMCDC / Malolos City Hall, Bulacan	Lucila J. Punongbayan
20	November 7-8, 2023	Fundamentals of Cooperative NATCCO / Virtual	Gadmer G. Layson
21	November 9-11, 2023	Strategic Planning Workshop NATCCO / Klir Waterpark Resort and Hotel / Guiguinto, Bulacan	Lucila J. Punongbayan / Loida D. Hilario Rebecca G. De Jesus / Cecilia C. Reyes Wilfredo F. Enriquez / Menandro E. Mendoza Jeffrey T. Melo / Ma. Asuncion H. Calayag Marilou B. Ocampo / Perla B. Laxa Regine Julene G. Roque
<b>C. MEMBERS</b>			
1	March 17, 2023	Rekindling Faith LKBPII / LKBP ARC Training Center, Ligas, City of Malolos, Bulacan	LKBPII Students and Teachers
2	June 16, 2023	Livelihood Training-Tocino and Longganisa Making CTECO / LKBP ARC Training Center, Ligas, City of Malolos, Bulacan	LKBP Members
3	July 21, 2023	Livelihood Training-Peanut Butter and Cocomjam Making CTECO / LKBP Dinalupihan Branch, Bataan	LKBP Members
4	September 1, 2023	Increase Financial Literacy of Cooperative Members NATCCO / Virtual	LKBP Members
5	October 18, 2023	Breast Cancer Awareness LKBPII / ARC Training Center, Ligas, City of Malolos, Bulacan	LKBP Members

## LIGAS KOOPERATIBA NG BAYAN SA PAGPAPAUNLAD

### TULUNGAN PROGRAM COMMITTEE REPORT

Ang LKBP ay patuloy na nagkakaloob ng benepisyong sa pamilya ng miyembrong pumanaw na kwalipikadong kasapi ng Tulungan Program. Ang benepisyong ito ay binubuo ng financial assistance, educational benefit, bulaklak, at bigas na may kabuuang halaga na ₱104,000.00 na nakabatay sa tagal ng pagiging kasapi at halaga ng saping puhunan sa Kooperatiba.

Sa taong 2023 ay 32 pamilya ng miyembro ng LKBP mula sa iba't-ibang sangay ang nakatanggap ng benepisyong ayon sa sumusunod:

2023 TULUNGAN PROGRAM			
No.	Branch	Number of Death	Tulungan Amount (₱)
1	STA. RITA	13	892,333.00
2	TUKTUKAN	5	304,333.00
3	DINALUPIHAN	4	184,000.00
4	SAN MIGUEL	3	143,667.00
5	MARILAO	3	125,333.00
6	BALIUAG	1	94,000.00
7	APALIT	1	84,000.00
8	GAPAN	2	8,000.00
	<b>TOTAL</b>	<b>32</b>	<b>1,835,666.00</b>

Ang pamilya ng mga nabanggit na kasapi ay tumanggap ng kaukulang halaga 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

Amin pong pinaaalalahanan ang mga kasapi na maging aktibo sa pagtugon sa panuntunan ng ating Tulungan Program.

**CECILIA C. REYES**  
Tagapangulo

**LOURDES S. ARCEO**  
Pangalawang Tagapangulo

**MANOLITO M. PASCUAL**  
Kalihim

1 KATITIKAN NG IKA-37 TAUNANG PANGKALAHATANG PAGPUPULONG NG KASAPIAN NG LIGAS KOOPERATIBA NG  
 2 BAYAN SA PAGPAPAUNLAD NA GINANAP SA PAMAMARAANG SEQUENTIAL NOONG MARSO 24-ABRIL 15, 2023  
 3 SA PAMAMAGITAN NG VIDEOCONFERENCING MULA SA PUNONG TANGGAPAN, BRGY. LIGAS, LUNGSOD NG  
 4 MALOLOS, BULACAN.

5  
 6 **Petsa ng Pulong:**

7	1. Marso 24, 2023	-	1:00-3:30 N.H.	5.	Abril 4, 2023	-	1:00-3:30 N.H.
8	2. Marso 28, 2023	-	1:00-3:30 N.H.	6.	Abril 11, 2023	-	1:00-3:30 N.H.
9	3. Abril 1, 2023	-	9:00-11:30 N.U.	7.	Abril 15, 2023	-	9:30-12:00 N.T.

10  
 11 **I. UNANG BAHAGI – PRELIMINARIES**

12 Sa bahaging ito ay isinagawa ang mga sumusunod:

- 13 • pagpasok sa zoom room ng mga miyembro at pagsagot sa Attendance Form
- 14 • pagpapakita ng mga audio visual presentations ng mga produkto at serbisyo ng LKBP
- 15 • pagpapasimula ng programa ng mga emcees-G. Rodrigo Mendoza, Gng. May Espiritu, at Gng. Eliza Aquino
- 16 • pagbati sa mga miyembro at panauhin
- 17 • welcome address ng Tagapangulo ng LKBP, Dir. Lucila Punongbayan:
  - 18 > ipinahayag niya ang naging tema ng taon na “Turning Challenges into Possibilities for Growth and
  - 19 Sustainability” na bagamat nagkaroon ng mga pagsubok dulot ng pandemic ay nagawa itong
  - 20 malagpasan ng LKBP
  - 21 > ito ay sa pamamagitan ng three principles of sustainability na kanyang ipinaliwanag
  - 22 - social sustainability - pagpapahalaga sa kapakanan ng mga miyembro at naglilingkod sa kooperatiba
  - 23 - economic sustainability - pag-iingat at mabuting pamamahala sa pananalapi
  - 24 - environmental sustainability - pangangalaga sa kapaligiran at komunidad
- 25 • pagpapakilala sa Panauhing Pandangal, Dir. Nelson D. Evangelista, Acting Regional Director ng
- 26 Cooperative Development Authority-Region III, San Fernando, Pampanga na ginampanan ni Dir. Cecilia
- 27 Reyes, Miyembro ng Lupong Patnugutan
- 28 • mensahe ni Dir. Evangelista, CDA Acting Regional Director:
  - 29 > pagpuri sa LKBP sa ika-37 Taunang Pangkalahatang Pagpupulong
  - 30 > pagbanggit sa naging sermon ng pari sa misa patungkol sa buhay ng tao at mga kaakibat nito
  - 31 > pagkumpara sa kooperatiba na ang buhay ay ang mga miyembro na dapat ay aktibo at nakikilahok
  - 32 habang ang mga opisyal ay patuloy na gumagawa para sa ikauunlad ng kooperatiba
  - 33 > binanggit na kailangan ang transparency sa kooperatiba upang magkaroon ng pagtitiwala sapagkat
  - 34 kapag nawala ito ay mahirap ng maibalik gayundin ng accountability na dapat ay may pananagutan ang
  - 35 mga opisyal at miyembro
  - 36 > ipinahayag ang 3Ps ng kooperatiba-patronize, participate, and promote
  - 37 > nanawagan para sa pag-iimpok, na itinituro ng kooperatiba sapagkat kapag may pera ay may lakas
  - 38 > ipinaliwanag na mahalaga ang pagbibigay ng panahon sa pagdalo sa pulong ng kooperatiba
  - 39 > binanggit ang kanilang pangarap na magkaroon ng cooperative society na kikilalanin ang kooperatiba
  - 40 bilang isang sektor ng pamahalaan na magagawa lamang kung susuportahan ng mga mamamayan
  - 41 > ikinalulugod ang pagpapalawak ng nasasakupan ng LKBP sa Rehiyon 3 sapagkat mas maraming
  - 42 maseserbisuhan
- 43 • paggagawad ng Plake ng Pagkilala sa Panauhing Pandangal
- 44 • pagpapakilala sa mga Natatanging Kasapi o Outstanding Members na ang criteria ay ang mga sumusunod:
  - 45 > member with satisfactory credit record 50%
  - 46 > member who patronizes cooperative product and services 25%
  - 47 > member with job generating business 15%
  - 48 > member who attended the Annual General Assembly 10%
- 49 • mga Natatanging Kasapi ng LKBP na tumanggap ng Plake ng Pagkilala at tig-dalawang Libong Piso
- 50 (₱2,000.00) sa pamamagitan ng KAYA savings:

	<u>Pangalan</u>	<u>Sangay</u>	<u>Petsa</u> <u>ng Pagsapi</u>	<u>Hanapbuhay</u>
51				
52	1. Leticia G. Domingo	Sta. Rita	2004	Apartment/Commercial Stalls Owner
53	2. Eleonor DC. Dela Cruz	Tuktukan	2005	Apartment/Sari-Sari Store Owner
54	3. Cristeta D. Padilla	Baliuag	2017	Palay Trader/Duck Raiser
55				

56	4. Erwin V. Gonzales	San Miguel	2010	Pastillas Maker/Dealer
57	5. Irene B. Jaurige	Malolos	2017	Siomai House/Mini Grocery Store Owner
58	6. Joy P. Boniao	Marilao	2018	Tinapa/Pasalubong Dealer
59	7. Demetrio S. Yumang	Apalit	2017	Wig Maker
60	8. Josefina B. De Ocampo	Gapan	2016	Canteen Owner
61	9. Lyndon L. Jimenez	Balanga	2007	Dentist/Dental Clinic Owner
62	10. Priscilla M. Patiag	Dinalupihan	2016	Vegetable Vendor

63  
64 **II. IKALAWANG BAHAGI – PANGKALAHATANG PAGPUPULONG**

65 **1. Pagsisimula ng Pulong (Call to Order)**

66 Ang Pangkalahatang Pagpupulong ng kasapian ay pormal na sinimulan ng Tagapangulo ng Lupon  
67 Patnugutan, Dir. Lucila Punongbayan sa ganap na ika-1:00 ng hapon sa unang araw ng pulong.  
68

69 **2. Katunayan ng Pagpapadala ng Paanyaya/Pagkakaroon ng Sapat na Bilang ng Dumalo**  
70 **(Proof of Due Notice/Determination of Quorum)**

71 Ipinahayag ng Kalihim, Gng. Rosalie Milan na ang pagpapatid sa mga miyembro hinggil sa nalalapit na  
72 pulong ay sinimulan noong ika-19 ng Enero, 2023 sa pamamagitan ng mga posters sa facebook pages ng LKBP.  
73 Gayundin, inilabas ang opisyal na paanyaya ng sequential virtual 37<sup>th</sup> Annual General Assembly simula ika-6 ng  
74 Pebrero, 2023 kasabay ng paanyaya sa mga nagnanais maging kandidato sa halalan, at ang registration link  
75 noong ika-20 ng Pebrero, 2023. May kabuuang 3,928 ang nakapagparehistro mula sa kabuuang bilang ng regular  
76 na kasapi na 9,499. Ang nakadalo sa pulong ay 3,860 na ang Members Entitled to Vote (METV) ay 3,740 o  
77 katumbas na 47% ng kabuang bilang ng METV na 7,923 hanggang ika-28 ng Pebrero, 2023. Ito ay mas mataas  
78 sa kailangang quorum na 25%.  
79

80	Petsa ng			Kabuuang
81	<u>Pulong</u>	<u>METV</u>	<u>Non-METV</u>	<u>Dumalo</u>
82	Marso 24, 2023	136	2	138
83	Marso 28, 2023	622	17	639
84	Abril 1, 2023	801	21	822
85	Abril 4, 2023	645	17	662
86	Abril 11, 2023	405	12	417
87	Abril 15, 2023	<u>1,131</u>	<u>51</u>	<u>1,182</u>
88	Kabuuan	<u>3,740</u>	<u>120</u>	<u>3,860</u>

89  
90 **3. Agenda ng Pulong**

91 Ipinirisinta ng Tagapangulo, Dir. Lucila Punongbayan ang Agenda ng Pulong:

- 92 i. Call to Order
- 93 ii. Proof of Due Notice and Determination of Quorum
- 94 iii. Approval of Agenda
- 95 iv. Approval of Election Guidelines
- 96 v. Presentation of Candidates for Election/Casting of Votes
- 97 vi. Reading and Approval of the Minutes of 2022 Annual General Assembly
- 98 vii. Business Arising from the Minutes
- 99 viii. Presentation of Management Reports
- 100 ix. Approval of Annual Plans and Budget
- 101 x. Presentation of Officers and Committee Reports
- 102 xi. Open Forum/Other Matters
- 103 xii. Announcement of Election Result
- 104 xiii. Proclamation of Newly Elected Officers
- 105 xiv. Adjournment

106  
107 **4. Election Code 2023**

108 Inilahad ng Tagapangulo ng Lupon ng Halalan, Gng. Ma. Asuncion Calayag ang mga itinatakda ng Election  
109 Code 2023 na ipinatupad sa ginawang halalan:

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- Ang halalan ay gaganapin kasabay ng sequential virtual General Assembly mula ika-24 ng Marso hanggang ika-15 ng Abril, 2023 na ang sentro ng mga gawain ay sa Punong Tanggapan na nasa Brgy. Ligas, Malolos, Bulacan.
- Kailangang magparehistro sa Pangkalahatang Pulong upang mabigyan ng link at makaboto sa pamamagitan ng pagsagot sa online ballot gamit ang google form.
- One member-one vote policy at hindi pinahihintulutan ang “single voting”.
- Ang maaaring bumoto ay ang mga Members Entitled to Vote (METV); hindi maaaring bumoto ang may kulang sa paghuhulog ng utang ng higit sa 2 buwan subalit maaaring dumalo sa pulong.
- Ang petsa ng cut-off ng pagsapi at pagbabayad ng utang ay hanggang ika-28 ng Pebrero, 2023.
- Pipiliin ang iboboto ayon sa bilang ng kandidato na kailangang ihalal-3 sa Lupon ng Patnugutan, 2 sa Lupon ng Pagsusuri, at 2 sa Lupon ng Halalan.
- Ipatutupad ang gender equality sa mananalo sa Lupon ng Patnugutan-1 babae at 2 lalaki, o 3 lalaki.
- May mga katangiang dapat taglayin ang mga kandidato sa bawat posisyon na ang termino ng panunungkulan ay tig-dalawang taon.
- Ipinagbabawal ang anumang pamamaraan ng pangangampanya kasama ang pagpo-post sa mga social media channels.
- Ang bilangan ng boto ay isasagawa sampung (10) araw bago ang pagdaraos ng huling araw ng pulong na kung saan ay ipo-proklama ang nanalo sa halalan.
- Mga mungkahing pagbabago:
  - > Paggamit ng palabunutan o kauring pamamaraan upang ihanay ang mga pangalan ng kandidato sa lahat ng posisyon. Ito ay ipatutupad sa kasalukuyang halalan.
  - > Pagtatakda ng edad ng kandidato sa alinmang tungkulin na hindi bababa sa dalawampu’t limang (25) at hindi hihigit sa animnapu’t limang (65) taong gulang sa sandaling mahalal o italaga sa tungkulin. Ito ay ipatutupad sa susunod na halalan.

#### 5. Pagpapakilala sa mga Kandidato at Pagboto ng mga Kasapi

Ipinakilala ang mga sumusunod na kandidato na ang larawan at mga katangian ay makikita sa audio visual presentation at sa balota na naka-google form. Ang mga pangalan ay nakahanay ayon sa ginawang palabunutan. Ang pagboto ay isinagawa hanggang sa huling araw ng halalan noong ika-15 ng Abril, 2023.

- Lupon ng Patnugutan
  - > Bilang ng Puwestong Ihahalal - 3 (1 babae at 2 lalaki o 3 lalaki)

a. Lucila J. Punongbayan	e. Atty. Jeffrey T. Melo
b. Lourdes S. Arceo	f. Perla B. Laxa
c. Clodualdo M. Santos	g. Benjamin P. Tolosa
d. Menandro E. Mendoza	h. Erlinda P. Madriaga
e. Gadmer G. Layson	
- Lupon ng Pagsusuri
  - > Bilang ng Puwestong Ihahalal - 2

a. Estrellita G. Launio	d. Joselita A. Jose
b. Judy Anne P. Palileo	e. Olivia N. Panilag
c. Ma. Nora S. Fajardo	
- Lupon ng Halalan
  - > Bilang ng Puwestong Ihahalal - 2

a. Elvie G. Laxamana	d. Maribeth S. Gallardo
b. Shella R. Enciso	e. Maria Cecilia L. Santiago
c. Sofia B. Ong	

#### 6. Pagbasa sa Katitikan ng Nakaraang Pangkalahatang Pagpupulong

Sa pamamagitan ng pre-recorded AVP ay inilalahad ng Kalihim, Gng. Rosalie Milan ang nilalaman ng katitikan ng ika-36 na Taunang Pangkalahatang Pagpupulong na ginanap sa pamamaraang sequential virtual mula ika-5 hanggang ika-30 ng Abril, 2022. Sa bawat araw ng pulong ay nagtatanong sa kasapian hinggil sa anumang puna. Ang pangkalahatang pagpapatibay ay isinagawa sa huling araw ng pulong. Ang sipi ng katitikan ay matutunghayan sa mga ulat na nakalathala sa General Assembly website ng LKBP.

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**7. Pag-uulat ng Chief Executive Officer, Gng. Julita D. Nazar**

- Una ay ang kanyang pagbati sa mga panauhin, Lupon ng Patnugutan, komite, pangasiwaan, at mga kasapi na nagbigay ng panahon at oras upang makadalo sa pulong.
- Ipinahayag ang kanyang malugod na pagbati bilang tagapanguna ng 123 kawani na bumubuo ng pangasiwaan ng LKBP sa pagdiriwang ng ika-37 Anibersayo ng pagkakatatag ng LKBP kaalinsabay ng ika-37 Taong Pagpupulong ng buong kasapian.
- Ipinahayag niya na ang taong 2022 ay taon ng pagbangon mula sa pandemya na kung saan ay muling naibalik ang antas ng paglago ng kita ng kooperatiba; na sa kabila ng madaming pagsubok ay patuloy ang pagsusumikap ng pangasiwaan na maitaguyod ang operasyon kasama ang patuloy na suporta ng mga kasapi at mga kabalikat na ahensya ng pamahalaan at pribadong sektor.
- Binanggit at binigyan-pagkilala niya ang pinakaimportanteng yaman ng kooperatiba, ang mga masisipag na mga kawani na katulong sa pagbibigay ng makabuluhang proyekto at programa.

**2022 Situationer**

Sa taong 2022, ang LKBP ay patuloy sa paglulunsad ng iba't-ibang proyekto at sistema upang makatugon sa mabilis na pagbabago ng mga pangangailangan ng mga kasapi at maging ng komunidad na nasasakupan gaya ng sumusunod:

- a. Financial Services Group
  - Pagbubukas ng dalawang (2) Satellite Office na matatagpuan sa bayan ng Mexico, Pampanga at San Jose del Monte, Bulacan.
  - Pagpapatang ng kabuuang halaga na ₱520.29 million sa 3,265 kasapi sa layuning makatugon sa kanilang mga pangangailangang pangnegosyo at probidensyal.
  - Pagkakatala ng 1,925 na mga bagong kasapi at bumuo ng bilang na 15,947 na kasapi ng LKBP para sa taong 2022.
  - Nakapaglabas ng 6,405 insurance policy at nakapagproseso ng 39 na bilang ng claims na umabot sa halagang ₱622,800.00 sa tulong ng partner insurance provider.
- b. Allied Services
  - Pagbili ng makabagong kagamitan para sa Clinic and Laboratory Services.
  - Paglulunsad ng bagong LKBP Health Card package.
  - Pagtatayo ng Micro Gasoline Station.
- c. Ligas KBP Foundation, Inc.
  - Paglahok sa Balik-Eskwela Program at Adopt-A-School Program ng Kagawaran ng Edukasyon.
  - Paglahok sa mga gawaing pang-agrikultura ng Kagawaran ng Pagsasaka.
  - Pagsasagawa ng nutrition at feeding programs.
  - Pagkakaloob ng calamity assistance.
  - Pagsasagawa ng blood-letting activity.

**Mga naigawad na pagkilala at parangal:**

- Certification of License to Operate ng LKBPF mula sa Department of Social Welfare and Development (DSWD)
- 2021 Second Outstanding Provincial Agrarian Reform Beneficiaries Organization mula sa Department of Agrarian Reform (DAR)
- 2022 Pagkilala sa Katangi-tanging Pagbabayanihan sa Panahon ng Pandemya mula sa Provincial Cooperative Development Council ng Bulacan
- 2022 Continuing Excellence Billionaire Cooperative mula sa City of Malolos Cooperative Development Council ng Malolos, Bulacan

**Iba pang naisakatuparan:**

- Patuloy na pagpapaunlad ng mga kaalaman ng mga kawani.
- Pagtanggap ng lakbay-aral mula sa iba't-ibang mga kooperatiba at ahensya ng pamahalaan.

220 **2022 Financial Highlights**

		<u>2018</u>	<u>2019</u>	<u>2020</u>	<u>2021</u>	<u>2022</u>	<u>Growth</u>	<u>%</u>
221	Membership	11,875	12,445	13,202	14,420	15,947	1,527	11%
222	Capital Build-up (in Million)	253.80	279.56	276.57	305.63	368.12	62.49	20%
223	Savings Mobilization (in Million)	327.95	339.23	402.06	502.32	647.30	144.98	29%
224	Loan Receivables (in Billion)	1.435	1.410	1.501	1.619	1.765	0.146	9%
225	Assets (in Billion)	1.659	1.682	1.724	1.813	2.055	0.242	13%
226	Net Surplus (in Million)	50.36	53.27	36.29	44.02	55.85	11.83	27%

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229 **Distribution of Undivided Net Surplus:**

(in Million Pesos)	<u>2021</u>	<u>2022</u>	<u>%</u>
230 Reserve Fund	9.68	12.29	22%
231 Cooperative Education and Training Fund	0.88	1.10	2%
232 Optional Fund	1.32	1.68	3%
233 Community Development Fund	1.32	1.68	3%
234 Interest on Share Capital	19.57	27.37	9.5%
235 Patronage Refund	11.25	11.73	6%
236 Total	44.02	55.85	

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239 **2023 Plans and Programs**

- 240 • Patuloy na paglalagay ng mga sangay sa iba't-ibang lugar para sa patuloy na pagpapalawak ng
- 241 operasyon kaalinsabay ang pagpuno ng mga kwalipikadong tao sa mga posisyong kakailanganin.
- 242 • Patuloy na pagpapalawig ng kasapian at pagpapataas ng saping puhunan sa pamamagitan pa rin ng
- 243 paglalagay ng mga sangay at patuloy na paglalahad ng mga impormasyon patungkol sa kooperatiba.
- 244 • Patuloy na paglalapat ng mga makabago at digitalized na sistema sa mga proseso kaalinsabay ay ang
- 245 muling pag-aaral ng mga patakaran upang makaagapay sa hinihingi ng kasalukuyang panahon.
- 246 • Pagsasaayos ng iba't-ibang pasilidad upang patuloy itong maging kapaki-pakinabang.
- 247 • Paggawa ng mga programa hinggil sa kalusugan gaya ng mobile clinic upang makarating pa rin ang
- 248 serbisyong medikal kahit sa malalayong sangay gaya ng Bataan at Nueva Ecija.
- 249 • Matamang pag-aaral sa mga kasalukuyang proyekto na patuloy pa ring nakararanas ng problemang
- 250 pinansyal upang hindi ito makaapekto sa pangkalahatang kita at pananalapi ng LKBP.

251  
252 Binanggit ng CEO Gng. Nazar na ang mga kasapi ay makakaasa na ang pangasiwaan ay patuloy at mahigpit  
253 na magpapatupad ng mga hakbangin upang mapangalagaan ang kapakanan ng buong kasapian, na ang  
254 partisipasyon ng mga kasapi ay patuloy na aasahan sa darating na mga panahon. Ang bawat pagsubok ay  
255 maaring gamiting lakas para magbukas ng mga bagong oportunidad para sa higit pang pagpapalawig ng  
256 operasyon ng LKBP. Patuloy na mithiin na makasabay sa pagbabago ng panahon upang ang LKBP ay manatiling  
257 "Sandigan sa Kagipitan, Katuwang sa Kabuhayan".

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259 **8. Pag-uulat ng Ingat-Yaman at mga Komite**

260 i. **Ulat ng Ingat-Yaman** - ginampanan ni Gng. Marilette Avendaño ang pag-uulat sa stability ratio ng LKBP sa  
261 pagtatapos ng taong 2022 alinsunod sa Financial Performance Standards for Cooperatives.

- 262 a. Liquidity Ratio - 200% - Passed
- 263 b. Quick Assets Ratio - 221% - Passed
- 264 c. Solvency Ratio - 119% - Passed
- 265 d. Net Institutional Capital Ratio - 11% - Passed
- 266 e. Capital Adequacy Ratio - 29% - Passed

267 LKBP funding program partners: Land Bank of the Philippines (LBP) and Small Business Corporation (SBC)

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269 ii. **Ulat ng Lupon ng Pagsusuri** - ginampanan ni Gng. Marilou Ocampo, Tagapangulo ng Lupon ng Pagsusuri.

270 a. Performance Audit Report		
271 Governance and Management Report	100 points	40%
272 Financial Performance Report	79 points	47%
273 Total		87%
274 Adjectival Rating		Satisfactory



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b. Social Audit Report

	No. of <u>Activities</u>	No. of <u>Beneficiaries</u>	Amount <u>Utilized (₱)</u>
Cooperative			
Members	4	3,135	6,899,731.00
Officers	80	375	894,896.00
Staff	93	1,115	4,789,345.00
Community	140	17,881	198,479.00
Community Development Fund:			
Accumulated Amount			8,831,651.00
Amount Utilized for Cooperative Social Activities			78,208.00
Percentage of Utilization			0.89%
- LKBP used other accumulated fund for this purpose			

iii. **Ulat ng Lupon ng Edukasyon** - ginampanan ni Dir. Loida Hilario, Tagapangulo ng Lupon ng Edukasyon.

	Regular <u>Members</u>	Associate <u>Members</u>	Total <u>Year 2022</u>
Sta. Rita	2,971	2,268	5,239
Tuktukan	909	1,020	1,929
Gapan	947	675	1,622
San Miguel	806	693	1,499
Apalit/Mexico	544	561	1,105
Baliuag	669	405	1,074
Marilao/Muzon	768	245	1,013
Malolos	713	246	959
Balanga	527	356	883
Dinalupihan	412	212	624
Total	9,266	6,681	15,947

iv. **Ulat sa Pagpapautang** - ginampanan ni Dir. Wilfredo Enriquez, Miyembro ng Lupong Patnugutan.

Year	Loan Releases (₱)	Number of Beneficiaries
2022	520,286,146.00	3,660
2021	453,560,306.00	3,323
Increase	15%	13%

<u>Loan Type</u>	<u>Amount (₱)</u>	<u>Beneficiaries</u>
Productive Loan Type		
Business Asset Acquisition	204,754,228.00	133
Enterprise	152,119,621.00	1,302
Agricultural	67,369,550.00	783
Providential Loan Type		
Household Asset Acquisition	62,426,693.00	377
Personal and Household Consumption	32,731,314.00	1,005
Emergency	505,000.00	54
Memorial Lot	379,740.00	6
Total	520,286,146.00	3,660

v. **Ulat sa Tulungan Program** - ginampanan ni Dir. Rebecca De Jesus, Miyembro ng Lupong Patnugutan.

Year	Tulungan Amount (₱)	Number of Death
2022	3,356,333.00	46
2021	4,190,666.00	59
Tulungan Benefit:		
Death Aid	₱26,666.00 - 70,000.00	
Tulungan Plus	15,000.00	

331	Educational Benefit	15,000.00
332	Funeral Bouquet	2,000.00
333	Rice	2,000.00
334	Total	₱104,000.00

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336 **9. Malayang Talakayan**

337 Mga naging katanungan, mungkahi, pagbati, at pasasalamat ng mga miyembro na tinugon sa oras ng pulong  
338 at sa group chat ng mga miyembro:

339 • **Marso 24, 2023**

340 Tanong (Gadmer Layson-Ethics Committee): Ano ang gagamiting CIF No.?

341 Tanong (Wilfredo Enriquez-Lupon ng Patnugutan): Saan makikita ang CIF No.?

342 Sagot (Marilette Avendaño-Finance Manager): Ipinadala ng branch ang CIF sa contact number na  
343 inilagay ng mga kasapi sa Registration Form.

344 Pagbati (Remedios Caringal-Lupon ng Patnugutan): Binati ang CEO Julita Nazar sa makabuluhang mensahe  
345 at sa mahusay na pagganap sa tungkulin.

346 Pagbati (Lourdes Arceo-Lupon ng Patnugutan): Binati at pinuri ang CEO Julita Nazar sa mga nagawa para  
347 sa kooperatiba.

348 Mungkahi (Julita Nazar-CEO): Hiniling sa pamunuan at pangasiwaan na ipadala ang mga feedback upang  
349 ito ay mabigyan-pansin para sa pagpapabuti ng mga susunod na pulong.

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351 • **Marso 28, 2023**

352 Tanong (Jimart Aromin-Gapan): May plano ba ang LKBP na magkaroon ng mobile app sapagkat malayo  
353 ang kanyang tirahan sa Gapan Branch na kung saan ay plano niyang magdagdag ng share capital?

354 Sagot (May Espiritu-Emcee): Mayroong KAYA platform na maaaring tumanggap ng deposito para sa share  
355 capital, alamin ang pamamaraan sa branch.

356 Tanong (Cathryn Lagota-Balanga): May ibang bangko ba na maaaring ma-activate ang KAYA ATM card?

357 Sagot (May Espiritu-Emcee): Maaaring gamitin ang KAYA savings na pambayad online sa pamamagitan ng  
358 KAYA app na ituturo ng mga kawani.

359 Tanong (Reynaldo Cristobal-Marilao): Ano ang kasalukuyang PESO rating ng LKBP?

360 Sagot (May Espiritu-Emcee): Maaaring makita ang report na ipinirisinta sa pulong sa GA website.

361 Tanong (Reynaldo Cristobal-Marilao): Ano ang pagkakaiba ng regular at associate member?

362 Sagot (Rodrigo Mendoza-Emcee): Ang regular member ay mayroong saping puhunan na hindi kukulangin  
363 sa ₱1,000.00 at nakabayad ng ibang bayarin sa LKBP. Ang associate member ay nagdedeposito  
364 lamang sa kooperatiba na maaaring mag-umpisa sa halagang ₱500.00.

365 Tanong (Reynaldo Cristobal-Marilao): Pareho ba ang rate ng dividend ng regular at associate member?

366 Sagot (May Espiritu-Emcee): Ang binibigyan lamang ng dividend at patronage refund ay ang mga regular  
367 members na may share capital.

368 Tanong (Reynaldo Cristobal-Marilao): Posible ba na maging miyembro ang may edad higit sa animnapung  
369 (60) taong gulang?

370 Sagot (May Espiritu-Emcee): Bilang regular member ay hindi na siya maaaring tanggapin subalit maaaring  
371 maging depositor ng LKBP.

372 Tanong (Roberto Caceres-Marilao): Awtomatiko ba na magkakaroon ng KAYA ATM card at kung paano ito  
373 makukuha?

374 Sagot (Eliza Aquino-Emcee): Ang KAYA ATM card ay makukuha sa branch na siya ay miyembro, maaaring  
375 makipag-ugnayan sa mga kawani.

376 Tanong (Gaspar Roque-Tuktukan): Maaari ba siyang makahingi ng detalye ng computed dividend?

377 Sagot (May Espiritu-Emcee): Ito ay batay sa average monthly share capital na maaaring i-request at  
378 ipadala ng branch sa pamamagitan ng email.

379 Tanong (Yolanda Galang-Gapan): Kailangan ba na mahusto ang ₱15,000.00 na share capital at kung  
380 compounded ang computation ng dividend?

381 Sagot (May Espiritu-Emcee): Ito ay subscribed share capital na maaaring dagdagan ng paunti-unti at ang  
382 computation ng dividend ay batay sa average monthly share capital.

383 Tanong (Maria Teresa Ordoña-Balanga): Maaaring bang idagdag ang share capital sa time deposit?

384 Sagot (May Espiritu-Emcee): Magkaiba ang share capital at time deposit na maaaring parehong dagdagan  
385 subalit magkaiba ang interest.

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Tanong (Danny Cruz-Gapan): Ang insurance ba sa pagkakautang ay personal, life, or accident?  
Sagot (Marilette Avendaño-Finance Manager): Ito ay loan protection plan na kung sumakabilang buhay ang miyembro ay hindi na magiging suliranin ng pamilya ang pagbabayad ng utang sa LKBP sapagkat babayaran ito ng insurance company. Ang coverage ay kasing tagal ng piniling panahon ng pagbabayad ng utang.  
Mungkahi (Rodolfo Cruz-Sta. Rita): Upang maging madali ang pag-access sa mga links ay i-post ang lahat ng mga ito sa group chat ng mga kasapi na dadalo sa bawat pulong.  
Pasasalamat (Von Carlo Mariano-Marilao): Ipinaabot ang pasasalamat ng magulang ng namatay na kasapi sa mahusay na serbisyo ng mga kawani ng Marilao Branch noong namatay ang kanilang anak.  
Tanong (Armando Micoso-Balanga): Maaaring bang magbukas ng camera ang asawa ng miyembro na nasa ibang bansa na hindi nakadalo dahil may pasok sa trabaho?  
Sagot (Rosalie Milan-Admin Manager): Maaaring siyang makinig sa pulong subalit ang miyembro lamang ang may karapatang magkaroon ng partisipasyon sa pulong.  
Tanong (Jubairah Riga-Marilao): Ano ang pinakamalaking halaga ng saping puhunan?  
Sagot (Marilette Avendaño-Finance Manager): Ten percent (10%) ng kabuuang paid-up share capital ng mga kasapi ng kooperatiba.  
Pagbati (Jarlyn Piamonte-Marilao): Bumati sa kasapian mula sa Rome, Italy.  
Tanong (Raymart De Jesus-Marilao): Maaari bang ma-withdraw ang dividend ng share capital?  
Sagot (Jocelyn Mapoy-Financial Services Manager): Ipinaliwanag na maaaring ma-withdraw ang dividend.  
Tanong (Henry Chua-Marilao): Ano ang dividend rate ng taong 2022?  
Sagot (Julita Nazar-CEO): Ang dividend rate ng taong 2022 ay 9.5%.  
Mungkahi (Judy Anne Palileo): Magkaroon ng virtual assistant sa website ng kooperatiba para sa mga miyembro na may mga katanungan na hindi makapunta sa branch.  
Tanong (Gay Bernabe-Malolos): Saang department pupunta kung mag-o-offer ng negosyo sa LKBP?  
Sagot (Julita Nazar-CEO): Maaaring i-submit ang business proposal sa Head Office sa pamamagitan ng Executive Office.

• **Abril 1, 2023**

Kahilingan (Ferdinand Cruz-Malolos): Hiniling na maging optional ang paggamit ng CIF dahil hindi sila makapag-attendance sa pulong.  
Sagot (May Espiritu-Emcee): Ipinahayag na may tutulong na kawani para sa CIF at kung may nahihirapan sa CIF ay magsabi lamang sa branch.

Mga Mungkahi at Tanong (Neil Salvacion-Gapan):

- i. Paglalagay ng mekanismo upang ang share capital ay ma-withdraw sa itinakdang porsiyento lamang na hindi isinasakripisyo ang nasasaad sa batas at By-laws ng LKBP.
- ii. Ano ang ginagawang partisipasyon ng LKBP para sa Credit Surety Fund o Republic Act No. 10744? (An Act Providing for the Creation and Organization of Credit Surety Fund Cooperatives to Manage and Administer Credit Surety Funds to Enhance the Accessibility of Micro, Small and Medium Enterprises, Cooperatives and Non-Government Organizations to the Credit Facility of Banks and for Other Purposes)
- iii. Ano ang problemang pinansiyal na matamang pinag-aaralan ng LKBP na binanggit sa ulat ng CEO?
- iv. Paano sila makakalahok sa capacity building para sa mga miyembro?

Tugon/Sagot (Julita Nazar-CEO):

- i. Pag-aaralan ang hinggil sa partial withdrawal ng share capital sapagkat hanggang sa kasalukuyan ay may hinahangad pa na ratio na kailangang maabot sa capitalization. Gayunpaman, sinimulan noong nakaraang taon ang cash dividend na nakukuha ng mga miyembro sa halip na idagdag sa share capital ang kinita ng kanilang pera.
- ii. Hindi pa ibinababa ng CDA ang Credit Surety Fund sa mga kooperatiba na magandang bigyan ng pansin sapagkat kung malalagay sa alanganin ang mga pagkakautang ng mga miyembro ay nakasalalay dito ang sustainability and growth ng kooperatiba. Ito ay maaaring pag-usapan sa pulong ng Lupong Patnugutan.

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- iii. Hinggil sa problemang pinansiyal, may mga programa na naapektuhan noong panahon ng pandemya na hanggang sa kasalukuyan ay hindi kumikita katulad ng mga allied services ng LKBP kayat magkakaroon ng pag-aaral hinggil dito.
- iv. Hinggil sa capacity building para sa mga miyembro, kasama sa programa ng Ligas KBP Foundation, Inc. na makapagbaba ng trainings na makakatulong sa paglinang ng kapasidad ng mga miyembro na nasimulan noong nakaraang taon nang inilunsad ang Great Women Project katuwang ang NATCCO na kung saan ang mga miyembro sa malalapit na sangay ang naging kalahok.

Tanong (Darlene Ivy Alvarez-Marilao): Ilan ang dividend rate ng share capital sa taong 2022?  
Sagot (Adelaida Francisco-Marilao): 9.5%  
Tanong (Paolo Fernand Estrabo-Marilao): Paano mag-request ng electronic Statement of Account?  
Sagot (Marilette Avendaño-Finance Manager): Sa kasalukuyan ay wala pang platform ang LKBP para dito subalit maaaring mag-request sa branch na kanilang ipadadala sa pamamagitan ng email.  
Tanong (Paolo Fernand Estrabo-Marilao): Maaari bang idagdag sa share capital ang dividend?  
Sagot (Marilette Avendaño-Finance Manager): Ito ay maaari at mayroong option sa google survey form kung nais idagdag sa share capital ang dividend at patronage refund.  
Mungkahi (Annabelle Tubillara-Balanga): Magkaroon ng members' portal na makikita ang kanilang share capital at loan status gayundin maging downloadable ang mga forms.  
Tanong (Alger Blaise Bedaña-Gapan): Kailan magkakaroon ng mobile app para mas mabilis ma-access ang mga serbisyo ng LKBP?  
Sagot (Rosalie Milan-Admin Manager): Mayroon ng pakikipag-ugnayan ang tanggapan sa mga partner institution hinggil sa digitalization.  
Tanong (Jimmy/Ruth Pineda-Tuktukan): May scholarship ba para sa kolehiyo ang LKBP?  
Sagot (Rosalie Milan-Admin Manager): May ipinagkakaloob na discount sa tuition fee ang LKBP Integrated School batay sa panuntunan.

• **Abril 4, 2023**

Tanong (Louie Sosuan-Marilao): May data ba kung ilan ang miyembro na nasa Bulacan at ibang lugar?  
Sagot (Rosalie Milan-Admin Manager): Mayroong data kung ilan ang miyembro na basis ng per branch reporting.  
Tanong (Louie Sosuan-Marilao): May data ba kung ilan sa mga utang ang nababayaran ng maayos at hindi?  
Sagot (Rosalie Milan-Admin Manager): Mayroon ding data para dito na basis ng pagpili ng Members Entitled to Vote (METV).  
Tanong (Vener Enciso-Sta. Rita): Gaano ka-competitive ang presyo ng hardware materials ng LKBP kumpara sa ibang malalapit na hardwares?  
Sagot (May Espiritu-Emcee): Ang presyo sa LKBP Hardware ay competitive at nagbibigay din ng discount sa mga miyembro. Maaaring humingi ng quotation kung may kailangang materyales.  
Sagot (Elsie de Robles-Sta. Rita): Binanggit na matibay ang hollowblocks sa LKBP Hardware.  
Tanong (Teresita Valenzuela-Dinalupihan): May SSS facility ba ang LKBP?  
Sagot (May Espiritu-Emcee): Ang LKBP branches ay tumatanggap ng bayad para sa contribution at loan ng mga miyembro sa SSS.  
Tanong (Ernesto Nacino-Baliuag): Awtomatiko ba na magkakaroon ng KAYA ATM card kapag may savings deposit sa LKBP?  
Sagot (Eliza Aquino-Emcee): Maaaring mag-request ng KAYA ATM card kung may savings deposit sa branch at kung dumalo sa pulong ay awtomatikong magkakaroon nito na kung saan idedeposito ang cash allowance na ₱500.00.

• **Abril 15, 2023**

Mungkahi (Michael Camasa-Marilao): Sana ay magkaroon ang LKBP ng mobile app para maging madali sa mga miyembro na makita ang balanse ng utang at deposito.  
Tanong (Ellen Kapulong-Sta. Rita): Paano mag-avail ng health benefit package?  
Sagot (Eliza Aquino-Emcee): Maaaring magkaroon ng LKBP Health Card sa halagang ₱1,500.00 kada taon, makipag-alam lamang sa tanggapan ng LKBP.  
Tanong (Marlon De Guzman-Malolos): Tama ba na ang dividend rate ay 9.5%?

- 494 Sagot (Julita Nazar-CEO): 9.5% ang dividend rate para sa taong 2022.  
 495 Tanong (Rheena Dungo-Apalit): Awtomatiko ba na mapupunta ang dividend at patronage refund sa  
 496 savings deposit?  
 497 Sagot (Rodrigo Mendoza-Emcee): Ang patronage refund ay awtomatiko na mapupunta sa savings deposit  
 498 samantalang ang patronage refund ay sa fixed deposit na maaaring ipalipat sa savings deposit sa  
 499 pamamagitan ng pagsagot sa survey form na ipadadala ng LKBP.  
 500 Tanong (Marcelina Bataller-Sta. Rita): Magkano ang interest per annum ng share capital na ₱200,000.00?  
 501 Sagot (Marilette Avendaño-Finance Manager): Ito ay depende kung kailan naideposito ang share capital  
 502 sapagkat ang computation ay batay sa average monthly share capital. Maaaring mag-request ng  
 503 computation sa branch.  
 504

### III. IKATLONG BAHAGI – RESULTA NG HALALAN

#### 10. Pagpapahayag ng Resulta ng Halalan/Pagtatalaga ng mga Nanalong Kandidato

Sa pangunguna ng Tagapangulo ng Lupon ng Halalan, Gng. Ma. Asuncion Calayag ay ipinahayag ang naging resulta ng Halalan ng Pamunuan na ginanap noong Marso 24-Abril 15, 2023.

Bilang ng Miyembro na Dumalo sa Pangkalahatang Pulong	3,781	48%
Bilang ng Miyembro na Maaaring Bumoto (METV)	3,670	97%
Bilang ng Miyembro na Bumoto	2,185	60%

Ang bilang ng boto ng mga kandidato at mga nanalo na itinalaga sa posisyon ay ayon sa sumusunod:

<u>Mga Kandidato</u>	<u>Bilang ng Boto</u>	<u>Rank</u>	<u>Itinalaga sa Posisyon</u>	<u>Taon ng Panunungkulan</u>
• Lupon ng Patnugutan				
- Bilang ng Bakanteng Puwesto: 3 (1 babae at 2 lalaki, o 3 lalaki)				
a. Lucila J. Punongbayan	1,397	1	✓	2
b. Jeffrey T. Melo	1,077	2	✓	2
c. Menandro E. Mendoza	513	3	✓	2
• Lupon ng Pagsusuri				
- Bilang ng Bakanteng Puwesto: 2				
a. Judy Anne P. Palileo	1,182	1	✓	2
b. Ma. Nora S. Fajardo	747	2	✓	2
• Lupon ng Halalan				
- Bilang ng Bakanteng Puwesto: 2				
a. Maria Cecilia L. Santiago	1,071	1	✓	2
b. Shella R. Enciso	993	2	✓	2

#### 11. Pagpapatibay ng mga Kapasyahan

Sapagkat ang pulong ay isinagawa sa paraang sequential kayat minarapat ng kapulungan na ang mga kapasyahan ay pagtibayin sa huling araw ng pulong noong ika-15 ng Abril, 2023 ayon sa sumusunod:

• Kapasyahan Blg. GA 2023-001	- Agenda ng Pulong	
Iminungkahing pagtibayin ni:	Gng./Bb. Norma Martin	Sta. Rita
Pinangalawahan ni:	G. Simplicio Liwanag	Sta. Rita
• Kapasyahan Blg. GA 2023-002	- Mga Pagbabago sa Election Code 2023	
Iminungkahing pagtibayin ni:	Gng./Bb. Sarra Nicole Navarro	Marilao
Pinangalawahan ni:	Gng./Bb. Monaliza Navarro	Marilao
• Kapasyahan Blg. GA 2023-003	- Katitikan ng Pulong 2022	
Iminungkahing pagtibayin ni:	Gng./Bb. Zalgine Villanueva	Baliuag
Pinangalawahan ni:	G. Roderick Bandong	Baliuag
• Kapasyahan Blg. GA 2023-004	- Ulat ng Pangkalahatang Tagapangasiwa	
Iminungkahing pagtibayin ni:	G. Mayo Libunao	Gapan
Pinangalawahan ni:	Gng./Bb. Erlinda Padiernos	Gapan

549	• Kapasyahan Blg. GA 2023-005	- Dividend and Patronage Refund Distribution	
550	Iminungkahing pagtibayin ni:	Gng./Bb. Rebecca Seño	Malolos
551	Pinangalawahan ni:	G. Ferdinand Matito	Malolos
552	• Kapasyahan Blg. GA 2023-006	- 2023 Annual Plans and Budget	
553	Iminungkahing pagtibayin ni:	Gng./Bb. Reynaria Dela Cruz	Tuktukan
554	Pinangalawahan ni:	Gng./Bb. Jennifer Manalangsang	Tuktukan
555	• Kapasyahan Blg. GA 2023-007	- Ulat ng Ingat-Yaman	
556	Iminungkahing pagtibayin ni:	Gng./Bb. Rowena Nuguid	Dinalupihan
557	Pinangalawahan ni:	Gng./Bb. Lenjie Marantal	Dinalupihan
558	• Kapasyahan Blg. GA 2023-008	- Ulat ng mga Komite	
559	Iminungkahing pagtibayin ni:	Gng./Bb. Priscilla Flores	San Miguel
560	Pinangalawahan ni:	Gng./Florinda Fugio	San Miguel
561	• Kapasyahan Blg. GA 2023-009	- Resulta ng Halalan 2023	
562	Iminungkahing pagtibayin ni:	Gng./Bb. Marina Cabrera	Balanga
563	Pinangalawahan ni:	Gng./Bb. Jesusana Villazor	Balanga
564	• Kapasyahan Blg. GA 2023-010	- Iba pang kapasyahan/ Funding requirements	
565	Iminungkahing pagtibayin ni:	Gng./Bb. Nerissa Maniego	Apalit
566	Pinangalawahan ni:	Gng./Bb. Camille Tolentino	Apalit

568 **12. Pagtitindig ng Pulong**

569 Ang pagtitindig ng pulong sa bawat araw ay ginampanan ng Tagapangulo, Dir. Lucila Punongbayan. Ang  
570 huling araw ng pulong na nagsimula sa ganap na ika-9:00 ng umaga ay natapos sa ganap na ika-3:40 ng hapon.

572 **13. Pangwakas na Panalangin**

573 Ang pangwakas na panalangin sa pamamagitan ng audio visual presentation ay ginampanan ni Dir. Lourdes  
574 Arceo, Miyembro ng Lupong Patnugutan.

576 **14. Pagsasagawa ng Raffle Draws**

577 Ang raffle draws ay isinagawa matapos ang bawat pulong sa pamamagitan ng wheel of names app at IT  
578 raffle system, na ang nagwagi ng mga pa-premyo ay ang mga sumusunod:

	<u>Bilang ng Nanalo</u>	<u>Halaga (P)</u>
580 • Depositors Prize (P1,000.00 Cash/Kaya)	37	37,000.00
581 • Minor Prize (P1,000.00 Cash/Kaya)	374	374,000.00
582 - 10% of attendees per General Assembly day		
583 • Major Prize (P1,500.00 Product Voucher)	6	9,000.00
584 - from LKBP Allied Services-Garments, Hardware, Clinic		
585 Facilities, Cabalen Restaurant, and Micro Gas Station		
586 • Grand Prize (P37,000.00 Cash/Kaya)	2	74,000.00
587 i. Leodegario SJ. Sena - Sta. Rita Branch		
588 ii. Jocelyn D. Galvez - Balanga Branch		
589 Total Prizes	419	494,000.00

591 **15. Evaluation/Feedback Form**

592 Ito ay pinasagutan sa mga miyembro sa pamamagitan ng google form. May kabuuang 401 forms ang  
593 natanggap ng tanggapan mula sa una hanggang huling araw ng pulong.

595 **16. Panghuling Bilang/Exit Song**

596 Sa panghuling bilang ay pinatutugtog ang LKBP Hymn (English version) habang lumalabas ng zoom room at  
597 facebook closed group live ang mga miyembro. Ang huling araw ng pulong ay natapos sa ganap na ika-3:40 ng  
598 hapon.

600 Inihanda ni:

Pinatutunayan:

601 **ROSALIE S. MILAN**  
602 Kalihim

601 **LUCILA J. PUNONGBAYAN**  
602 Tagapangulo

## AWARDS AND CITATIONS

- **Gawad Pagkilala-Most Outstanding Cooperative Large Scale Regional Search  
Gawad Parangal-Recognition for Koop Bayanihan Effort During Covid-19 Pandemic**  
(Cooperative Development Authority)
- **Hall of Fame/Ginintuang Gawad Pitak**  
(Land Bank of the Philippines)
- **Ginintuang Huwaran sa Pagtatangkilikan-Hall of Fame Awardee  
Cooperative Award for Continuing Excellence (COOP-ACE)  
Pinakanatatanging Bayanihan ng Kooperatiba sa Panahon ng Pandemya  
Pagkilala sa Katangi-tanging Pagbabayanihan sa Panahon ng Pandemya**  
(Bulacan Provincial Government/Provincial Cooperative and Enterprise Development Office)
- **Natatanging Kooperatiba-Continuing Excellence Billionaire Cooperative  
Natatanging Kooperatiba-Kaagapay sa Pagbangon sa Panahon ng Pandemya  
1<sup>st</sup> Place-Natatanging Kooperatiba sa Lungsod ng Malolos  
3<sup>rd</sup> Place-Best in Total Assets and Capital Build-up (Large Category)**  
(City of Malolos Cooperative Development Council)
- **Most Prolific Cooperative**  
(Regional Cooperative Development Council)
- **Most Outstanding Community Enterprise**  
(Villar Social Institute for Poverty Alleviation and Governance/SIPAG Award)
- **Information Technology Enabled Maturity Assessment Award/ITEMA  
Outstanding Agrarian Reform Beneficiaries Organization/ARBO**  
(Department of Agrarian Reform)
- **Gawad Parangal-Natatanging Kaagapay sa Programang Tulong sa Tao  
Recognition as Program Partner in Shared Service Facility**  
(Department of Trade and Industry)
- **Accreditation as Agri-Tourism Farm/Site**  
(Department of Tourism)
- **Recognition as Education Partner**  
(Department of Education)
- **Recognition for Support through Foundation**  
(Department of Social Welfare and Development)
- **Blood Partner Award/Scroll of Honor**  
(Philippine Red Cross-Bulacan Chapter)
- **“Sipag” Award-Most Outstanding Cooperative for Luzon**  
(National Livelihood Development Corporation)
- **Top Premium Producer Regional Level Award**  
(Climbs Life and General Insurance Cooperative)
- **Outstanding Valued Partner**  
(National Confederation of Cooperatives/Network Consolidated Cooperative Bank)
- **Awardee as One of the Implementing Financial Services Providers (Philippines) of the  
Regional Programme on Remittance and Diaspora Investment for Rural Enterprises**  
(ACCESS Advisory/NATCCO)

# LKBP in Action





# LKBP in Action



# NATATANGING KASAPI



**Leticia G. Domingo**  
STA.RITA BRANCH



**Eleonor DC. Dela Cruz**  
TUKTUKAN BRANCH



**Cristeta D. Padilla**  
BALIUAG BRANCH



**Erwin V. Gonzales**  
SAN MIGUEL BRANCH



**Irene B. Jaurigue**  
MALOLOS BRANCH



**Joy P. Boniao**  
MARILAO BRANCH



**Demetrio S. Yumang**  
APALIT BRANCH



**Josefina B. De Ocampo**  
GAPAN BRANCH



**Lyndon L. Jimenez**  
BALANGA BRANCH



**Priscilla M. Patiag**  
DINALUPIHAN BRANCH

# 2022

# 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 with the latest amendment approved by the Cooperative Development Authority (CDA) on June 9, 2022. 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. Two (2) satellite offices are located in Mexico, Pampanga and in San Jose del Monte City, Bulacan, and soon in other areas of operation. The Head 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, satellite offices, and subsidiaries handle the actual operation of the cooperative. Products, programs and services include share capital, deposits, loans, insurance, other financial services, allied services such as garments, clinic, hardware, facilities, and micro gas gas station, and subsidiaries such as a foundation and school.

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 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 the Cooperative Development Authority (CDA), Land Bank of the Philippines (LBP), Bulacan Provincial Government through Provincial Cooperative and Enterprise Development Office (PCEDO), City of Malolos Cooperative Development Council (CMCDC), Regional Cooperative Development Council (RCDC), Villar Social Institute for Poverty Alleviation and Governance (SIPAG) Awards, Department of Agrarian Reform (DAR), Department of Trade and Industry (DTI), Department of Tourism (DOT), Department of Education (DepED), Department of Social Welfare and Development (DSWD), Philippine Red Cross (PRC)-Bulacan, National Livelihood Development Corporation (NLDC), Climbs Life and General Insurance Cooperative (CLIMBS), National Confederation of Cooperatives (NATCCO), ACCESS Advisory, and other government and non-government institutions has made LKBP on top.

LKBP was recognized by LBP as Gawad Pitak Awardee in the year 2007-2008, a Hall of Fame Awardee in 2009, a Ginintuang Gawad Pitak Awardee in 2011, and a prestigious entry in the Platinum Gawad Pitak Award. It was recognized by the CDA 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 and a Recognition for Koop Bayanihan Effort During Covid-19 Pandemic in 2020. The Bulacan Provincial Government through the PCEDO recognized LKBP as Ginintuang Huwaran sa Pagtatangkilian-Hall of Fame Awardee in 1993, Cooperative Award for Continuing Excellence (COOP-ACE) in 2010, Recognition for Unselfish and Worthy Assistance to Cooperative Members, Employees and Communities in Response to Challenges of Pandemic Covid-19 in 2020, Pinakanatatanging Bayanihan ng Kooperatiba sa Panahon ng Pandemya in 2021, and Recognition for Katangi-tanging Pagbabayanihan sa Panahon ng Pandemya in 2022. The CMCDC recognized it as Natatanging Kooperatiba sa Lungsod ng Malolos-Continuing Excellence Billionaire Cooperative in 2019, Natatanging Kooperatiba: Kaagapay sa Pagbangon sa Panahon ng Pandemya in 2020, 1<sup>st</sup> Place Natatanging Kooperatiba sa Lungsod ng Malolos in 2021, and Continuing Excellence Billionaire Cooperative in 2022. It was also an awardee of the Villar SIPAG in 2021 as Most Outstanding Community Enterprise and a consistent awardee of the DAR as Top Performing ARBO's Information Technology-Enabled Maturity Assessment (ITEMA) since 2016 up to 2019 and as an Outstanding Agrarian Reform Beneficiaries Organization (ARBO) in 2021. Recently, it received recognition from the DepEd as Education Partner, from the DSWD for continuing support through its Foundation, and from PRC-Bulacan for Scroll of Honor in providing services designed to improve the well-being of humanity.

The LKBP accreditations and affiliations create strong partnership with various Regional/Provincial/City/Municipal Cooperative Development Councils, Bulacan Cooperatives Hall of Fame League Union (BCHFLU), Bulacan Federation of Cooperatives (BUFECO), Landbank Countryside Development Foundation, Inc. (LCDFI), Development Bank of the Philippines (DBP), Coop-NATCCO Party list, Asian Women in Cooperative Development Forum (ACWF), Small Business Corporation (SBC), One Cooperative Bank formerly 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, ACCESS Advisory/International Fund for Agrarian Development (IFAD), Civil Society Organization-Department of Interior and Local Government (CSO-DILG), and many others.

The sustainability of LKBP is equipped by best practices instituted in the cooperative, among which are - sustained and continuing "Integrated Transformation Program" towards "Ruby Year: Roadmap to International Recognition"; 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; cooperative adaptation to the New Normal situation caused by pandemic Covid-19 that spread worldwide; providing additional products and services catering to the enlarging needs and demands of members; and development of new Medium-Term Development Plan for CY 2024-2026, sustaining the gains of CY 2021-2023 Medium-Term Development Plan in furtherance of LKBP's expanding and more holistic new Vision, Mission, and Goals serving its advocacy of "Sandigan sa Kagipitan, Katuwang sa Kabuhayan".

## BEST PRACTICES

1. Sustained and continuing “Integrated Transformation Program” towards “Ruby Year: Roadmap to International Recognition”.
  - 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 Management Information System (MIS).
  - 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 credit and savings, 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 MSMEs 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 Integrated 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 Integrated School, Inc.
  - Sustained jobs generation through establishment of more branches, extension offices, and business enterprises, thus, also implementing plans and programs for further business expansion and diversification.
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, 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. DAR, DA, 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. Cooperative adaptation to the New Normal situation caused by pandemic Covid-19 that spread worldwide.
    - Implementation of the health protocols laid down in the ruling of Inter-Agency Task Force for the Management of Emerging Infectious Diseases (IATF) and Local Government Units (LGUs).
    - Virtual conduct of general assembly, meetings, seminars, trainings, and conferences for the benefits of members and the community.
    - Implementation of skeleton workforce and work-from-home for employees.
    - Implementation of moratorium and loan easement guidelines to members-borrowers.
  9. Providing additional products and services catering to the enlarging needs and demands of members.
    - Acquisition of computerized embroidery machine to support garments and printing initiated through Shared-Service Facility (SSF) Program of DTI.
    - Accreditation with the Department of Agriculture as a Learning Site for Agriculture that will introduce new farming technologies and methodologies contributing to the development of the agriculture industry.
    - Engaging as SSS partner agent thus accepting collection and non-collection services of SSS transactions.
    - Acquisition of KAYA ATM thus accommodating savings withdrawal through ATM card.
    - Providing easy and convenient payment facilities such as Gcash, Paymaya, and ECPay services.
    - Institutional farm development with continuous cycle of harvesting fruits and vegetables, rabbit breeding, and other farm products.
    - Utilizing social media apps for membership touch-base and reach-out nationwide and across countries.
    - Opening of micro gas station known as "Gasolinahan ng Masang Pinoy" offering retail purchase of gas for tricycles roving in the community as mode of transportation of residents and employees since Barangay Ligas is located in the rural area. It is a result of the emerging technologies that addresses the requirements of liquid fuel in areas served by the illegal "bote-bote" trade.
  10. Strategic realignment, development of business continuity plan and new Medium-Term Plan for CY 2024-2026 in furtherance of LKBP's expanding and more holistic New Vision, Mission and Goals.

# DIRECTORY OF OFFICERS (2006-2023)

LUPONG PATNUGUTAN (2023)	
Tagapangulo	Lucila Punongbayan
Pang. Tagapangulo	Loida Hilario
Mga Patnugot	Rebecca De Jesus Wilfredo Enriquez Atty. Jeffrey Melo Engr. Menandro Mendoza Cecilia Reyes
Ingat-Yaman	Marilette Avendaño
Kalihim	Rosalie Milan
<b>LUPON NG PAGSUSURI</b>	
Tagapangulo	Marilou Ocampo
Pang. Tagapangulo	Ma. Nora Fajardo
Kalihim	Judy Anne Palileo
<b>LUPON NG HALALAN</b>	
Tagapangulo	Ma. Asuncion Calayag
Pang. Tagapangulo	Maria Cecilia Santiago
Kalihim	Shella Enciso
<b>LUPON NG EDUKASYON</b>	
Tagapangulo	Loida Hilario
Pang. Tagapangulo	Edison Valeriano
Kalihim	Perla Laxa

LUPONG PATNUGUTAN (2022)	
Tagapangulo	Lucila Punongbayan
Pang. Tagapangulo	Loida Hilario
Mga Patnugot	Lourdes Arceo Ma. Remedios Caringal Rebecca De Jesus Wilfredo Enriquez Cecilia Reyes
Ingat-Yaman	Marilette Avendaño
Kalihim	Rosalie Milan
<b>LUPON NG PAGSUSURI</b>	
Tagapangulo	Marilou Ocampo
Pang. Tagapangulo	Ma. Nora Fajardo
Kalihim	Olivia Panilag
<b>LUPON NG HALALAN</b>	
Tagapangulo	Ma. Asuncion Calayag
Pang. Tagapangulo	Maria Cecilia Santiago
Kalihim	Maribeth Gallardo
<b>LUPON NG EDUKASYON</b>	
Tagapangulo	Loida Hilario
Pang. Tagapangulo	Edison Valeriano
Kalihim	Perla Laxa
Miyembro	Shella Enciso

LUPONG PATNUGUTAN (2021)	
Tagapangulo	Lucila Punongbayan
Pang. Tagapangulo	Loida Hilario
Mga Patnugot	Lourdes Arceo Ma. Remedios Caringal Rebecca De Jesus Cecilia Reyes Benjamin Tolosa
Ingat-Yaman	Marilette Avendaño
Kalihim	Rosalie Milan
<b>LUPON NG PAGSUSURI</b>	
Tagapangulo	Marilou Ocampo
Pang. Tagapangulo	Ma. Nora Fajardo
Kalihim	Olivia Panilag
<b>LUPON NG HALALAN</b>	
Tagapangulo	Ma. Asuncion Calayag
Pang. Tagapangulo	Wilfredo Dayao
Kalihim	Maria Cecilia Santiago
<b>LUPON NG EDUKASYON</b>	
Tagapangulo	Loida Hilario
Pang. Tagapangulo	Edison Valeriano
Kalihim	Perla Laxa
Miyembro	Shella Enciso

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
<b>LUPON NG PAGSUSURI</b>	
Tagapangulo	Marilou Ocampo
Pang. Tagapangulo	Estrellita Launio
Kalihim	Olivia Panilag
<b>LUPON NG HALALAN</b>	
Tagapangulo	Ma. Asuncion Calayag
Pang. Tagapangulo	Wilfredo Dayao
Kalihim	Elvie Laxamana
<b>LUPON NG EDUKASYON</b>	
Tagapangulo	Benjamin Tolosa
Pang. Tagapangulo	Perla Laxa
Kalihim	Maria Cecilia Santiago

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
<b>LUPON NG PAGSUSURI</b>	
Tagapangulo	Marilou Ocampo
Pang. Tagapangulo	Estrellita Launio
Kalihim	Olivia Panilag
<b>LUPON NG HALALAN</b>	
Tagapangulo	Ma. Asuncion Calayag
Pang. Tagapangulo	Wilfredo Dayao
Kalihim	Elvie Laxamana
<b>LUPON NG EDUKASYON</b>	
Tagapangulo	Benjamin Tolosa
Pang. Tagapangulo	Perla Laxa
Kalihim	Maria Cecilia Santiago
Miyembro	May Espiritu

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
<b>LUPON NG PAGPAPAUTANG</b>	
Tagapangulo	Benjamin Tolosa
Pang. Tagapangulo	Concepcion Tagadtag
Kalihim	Rodolfo Cruz
<b>LUPON NG PAGSUSURI</b>	
Tagapangulo	Marilou Ocampo
Pang. Tagapangulo	Estrellita Launio
Kalihim	Olivia Panilag
<b>LUPON NG HALALAN</b>	
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
<b>LUPON NG PAGPAPAUTANG</b>	
Tagapangulo	Benjamin Tolosa
Pang. Tagapangulo	Concepcion Tagadtag
Kalihim	Cecilia Leoncio
<b>LUPON NG PAGSUSURI</b>	
Tagapangulo	Ma. Remedios Caringal
Pang. Tagapangulo	Marilou Ocampo
Kalihim	Olivia Panilag
<b>LUPON NG HALALAN</b>	
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
<b>LUPON NG PAGPAPAUTANG</b>	
Tagapangulo	Benjamin Tolosa
Pang. Tagapangulo	Concepcion Tagadtag
Kalihim	Cecilia Leoncio
<b>LUPON NG PAGSUSURI</b>	
Tagapangulo	Ma. Remedios Caringal
Pang. Tagapangulo	Olivia Panilag
Kalihim	Rommel Dela Cruz
<b>LUPON NG HALALAN</b>	
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
<b>LUPON NG PAGPAPAUTANG</b>	
Tagapangulo	Benjamin Tolosa
Pang. Tagapangulo	Concepcion Tagadtag
Kalihim	Cecilia Leoncio
<b>LUPON NG PAGSUSURI</b>	
Tagapangulo	Ma. Remedios Caringal
Pang. Tagapangulo	Olivia Panilag
Kalihim	Ma. Nora Fajardo
<b>LUPON NG HALALAN</b>	
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
<b>LUPON NG PAGPAPAUTANG</b>	
Tagapangulo	Benjamin Tolosa
Pang. Tagapangulo	Concepcion Tagadtag
Kalihim	Cecilia Leoncio
<b>LUPON NG PAGSUSURI</b>	
Tagapangulo	Ma. Remedios Caringal
Pang. Tagapangulo	Olivia Panilag
Kalihim	Juliet Villanueva
<b>LUPON NG HALALAN</b>	
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
<b>LUPON NG PAGPAPAUTANG</b>	
Tagapangulo	Benjamin Tolosa
Pang. Tagapangulo	Concepcion Tagadtag
Kalihim	Cecilia Leoncio
<b>LUPON NG PAGSUSURI</b>	
Tagapangulo	Ma. Remedios Caringal
Pang. Tagapangulo	Olivia Panilag
Kalihim	Juliet Villanueva
<b>LUPON NG HALALAN</b>	
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
<b>LUPON NG PAGPAPAUTANG</b>	
Tagapangulo	Cecilia Leoncio
Pang. Tagapangulo	Cecilia Reyes
Kalihim	Erlinda Sava
<b>LUPON NG PAGSUSURI</b>	
Tagapangulo	Ma. Remedios Caringal
Pang. Tagapangulo	Ma. Victoria Santos
Kalihim	Antonina Fuentes
<b>LUPON NG HALALAN</b>	
Tagapangulo	Angelita Dimalanta
Pang. Tagapangulo	Marietta Villanueva
Kalihim	Perla Laxa

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
<b>LUPON NG PAGPAPAUTANG</b>	
Tagapangulo	Cecilia Leoncio
Pang. Tagapangulo	Cecilia Reyes
Kalihim	Erlinda Sava
<b>LUPON NG PAGSUSURI</b>	
Tagapangulo	Ma. Remedios Caringal
Pang. Tagapangulo	Benjamin Tolosa
Kalihim	Arbendorf Rivera
<b>LUPON NG HALALAN</b>	
Tagapangulo	Angelita Dimalanta
Pang. Tagapangulo	Rolando Cudia
Kalihim	Antonina Fuentes

LUPONG PATNUGUTAN (2009)	
Tagapangulo	Lucila Punongbayan
Pang. Tagapangulo	Doroteo Tenorio
Ingat-Yaman	Fabian Clemente
Kalihim	Remedios Gregorio
Mga Patnugot	Lourdes Arceo Loida Hilario Ernesto Batin Engr. Leonardo Gonzales
<b>LUPON NG PAGPAPAUTANG</b>	
Tagapangulo	Benjamin Tolosa
Pang. Tagapangulo	Cecilia Leoncio
Kalihim	Arlene Apacible
<b>LUPON NG PAGSUSURI</b>	
Tagapangulo	Ma. Remedios Caringal
Pang. Tagapangulo	Antonina Fuentes
Kalihim	Wilfredo Santos
<b>LUPON NG HALALAN</b>	
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
<b>LUPON NG PAGPAPAUTANG</b>	
Tagapangulo	Arlene Apacible
Pang. Tagapangulo	Cecilia Leoncio
Kalihim	Erlinda Sava
<b>LUPON NG PAGSUSURI</b>	
Tagapangulo	Ma. Remedios Caringal
Pang. Tagapangulo	Ernesto Batin
Kalihim	Celia Clemente
<b>LUPON NG HALALAN</b>	
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 Emilia Pascual Engr. Leonardo Gonzales Vicente Santiago
<b>LUPON NG PAGPAPAUTANG</b>	
Tagapangulo	Loida Hilario
Pang. Tagapangulo	Claudia Santiago
Kalihim	Cecilia Leoncio
<b>LUPON NG PAGSUSURI</b>	
Tagapangulo	Vergie Garcia
Pang. Tagapangulo	Ma. Remedios Caringal
Kagawad	Evangelina Villanueva
Kalihim	Concepcion Tagadtag
<b>LUPON NG HALALAN</b>	
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
<b>LUPON NG PAGPAPAUTANG</b>	
Tagapangulo	Loida Hilario
Pang. Tagapangulo	Claudia Santiago
Kalihim	Cecilia Leoncio
<b>LUPON NG PAGSUSURI</b>	
Tagapangulo	Vergie Garcia
Pang. Tagapangulo	Ma. Remedios Caringal
Kagawad	Evangelina Villanueva
Kalihim	Concepcion Tagadtag
<b>LUPON NG HALALAN</b>	
Tagapangulo	Cesar Gonzales
Pang. Tagapangulo	Anicia Castro
Kalihim	Felicidad Mercado



# DIRECTORY OF OFFICERS (1986-2005)

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	Cezar Gonzales
Pang. Tagapangulo	Martiniño 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 Batín
LUPON NG PAGSUSURI	
Pang. Tagapangulo	Vicente Santiago
LUPON NG HALALAN	
Tagapangulo	Cezar Gonzales
Pang. Tagapangulo	Anicia Castro
Kalihim	Bartolome Eusebio

LUPONG PATNUGUTAN (2003)	
Tagapangulo	Doroteo Tenorio
Pang. Tagapangulo	Alberto Dela Cruz
Ingat-Yaman	Daniño 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	Daniño 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	Lourdes Arceo

LUPONG PATNUGUTAN (2001)	
Tagapangulo	Doroteo Tenorio
Pang. Tagapangulo	Daniño 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 Batín
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	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 Batín
Kalihim	Loida Hilario
LUPON NG HALALAN	
Tagapangulo	Glicerio Garcia
Pang. Tagapangulo	Claudia Santiago

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 Batín
Kalihim	Wilma Bulaong
LUPON NG HALALAN	
Tagapangulo	Glicerio Garcia
Pang. Tagapangulo	Loida Hilario
Kalihim	Prisco Hernandez

LUPONG PATNUGUTAN (1997)	
Tagapangulo	Melencio Bantolino
Pang. Tagapangulo	Daniño Hilario
Ingat-Yaman	Alberto Dela Cruz
Kalihim	Elenita Ribaya
Mga Patnugot	Remedios Manallili 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	Daniño Hilario
Ingat-Yaman	Florentina Espinola
Kalihim	Elenita Ribaya
Mga Patnugot	Remedios Manallili 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	Daniño Hilario
Pang. Tagapangulo	Manolo Pascual
Ingat-Yaman	Remedios Manallili
Kalihim	Fidela Ventura
Mga Patnugot	Maria Ocampo Engr. Florencio Dionisio Roberto Francisco
LUPON NG PAGPAPAUTANG	
Tagapangulo	Emilia Pascual
Pang. Tagapangulo	Filomena Balagtas
Kalihim	Christine Lynn Hankins
LUPON NG 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	Daniño Hilario
Pang. Tagapangulo	Manolo Pascual
Ingat-Yaman	Malou Santos
Kalihim	Remedios Manallili
Mga Patnugot	Maria Ocampo Fidela Ventura Melencio Bantolino Roberto Francisco
LUPON NG PAGPAPAUTANG	
Tagapangulo	Cecilio Santiago
Pang. Tagapangulo	Lorena Varella
Kalihim	Corazon Dionisio
LUPON NG PAGSUSURI	
Tagapangulo	Rogelio Camacho
Pang. Tagapangulo	Elena Manalad
Kalihim	Julian Bernardino
LUPON NG HALALAN	
Tagapangulo	Manolo Pascual
Pang. Tagapangulo	Remedios Manallili
Kalihim	Vicente Santiago

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

LUPONG PATNUGUTAN (1992)	
Tagapangulo	Catalina Santiago
Pang. Tagapangulo	Doroteo Tenorio
Ingat-Yaman	Narciso Pagapulangan
Kalihim	Felix Mariano
Mga Patnugot	Rafael Dela Rama Hipolito Delos Santos Julio Reyes
LUPON NG PAGPAPAUTANG	
Tagapangulo	Alberto Dela Cruz
Pang. Tagapangulo	Claudia Santiago
Kalihim	Fordeliza Angeles
LUPON NG PAGSUSURI	
Tagapangulo	Fordeliza 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	Estanislaw Dela Cruz
Kalihim	Carina Nepomuceno
Mga Patnugot	Domingo Clemente Felix Domingo, Sr. Antonio Rondollos
LUPON NG PAGPAPAUTANG	
Tagapangulo	Monica Lagasca
Pang. Tagapangulo	Temis Dela Rama
Kalihim	Emilia Pascual
LUPON 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 Aniag
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
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	Estanislaw 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	Estanislaw 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	Crisning Dayao
Pang. Tagapangulo	Esteban Santiago
Kalihim	Melchor Dayao

# 38<sup>th</sup>

**“Ruby Year: Roadmap  
to International Recognition”**

# ANNUAL GENERAL ASSEMBLY

**March 23, 2024**  
Malolos Sports and Convention Center  
Bulihan, City of Malolos, Bulacan

## RAFFLE PRIZES

**₱114,000**  
(3 winners of ₱38,000)  
for METV members with 15k share capital

<b>₱20,000</b> (1 winner)	<b>₱15,000</b> (1 winner)
<b>₱20,000</b> (2 winners of ₱10,000)	<b>₱25,000</b> (5 winners of ₱5,000)

for METV members

<b>₱30,000</b> (10 winners of ₱3,000)	<b>₱30,000</b> (15 winners of ₱2,000)
<b>₱30,000</b> (30 winners of ₱1,000)	

for METV members



for METV members  
(68 winners)



**10kg Rice**  
(50 winners)  
**₱20,000**  
(20 winners of ₱1,000 Trade Fair Voucher)  
for METV members  
& Non-METV members

**PRE-RAFFLE DRAW**  
**₱30,000**  
(30 winners of ₱1,000)  
for Members with Savings  
or Time Deposit  
of ₱10,000 or above

# PRODUCTS AND SERVICES

## SHARE CAPITAL

- Common Shares
- Preferred Shares

## DEPOSITS

- Regular Savings
- Regular Time Deposit
- Special Time Deposit
- OF Koop-Pamilya Savings
- Kiddie Savings
- Redeemable Preferred Shares

## INSURANCE

(in partnership with authorize Insurance Provider)

- Loan Protection Plan
- Accident Insurance Plan
- Student Accident Insurance
- Fire Insurance
- Vehicle Comprehensive Insurance
- Money, Security, Payroll and Robbery Insurance Plan

## OTHER FINANCIAL SERVICES

- SSS Collection and Non-Collections
- KAYA Cards & ATM
- EC Pay, GCash and PayMaya Payment Platform

## ALLIED SERVICES

- Garments, Printing & Embroidery
- Clinic and Laboratory
- Hardware
- Facilities
- Micro Gas Station

## SUBSIDIARIES

- Ligas KBP Foundation, Inc.
- LKBP Integrated School, Inc.

## LOANS

### Productive Loan Type

- Agricultural Loan
- Enterprise Loan
- Business Asset Acquisition Loan

### Providential Loan Type

- Personal and Household Consumption Loan
- Household and Asset Acquisition Loan
- Emergency Loan
- Memorial Lot Loan

# OTHER SERVICES

## SERBISYONG SSS PARA SA MGA KASAPI NG LKBP



Available in all LKBP Branches

## LKBP HEALTH CARD

- Hospitalization Benefit
- No accredited Hospital needed (for REIMBURSEMENT only)
- Unlimited Consultations
- 25% discount on dependents' laboratory test



## KAYA PAYMENT PLATFORM

- Mobile Reload
- Bills Payment
- Send or Receive money



## KAYA ATM MACHINE



# ALLIED SERVICES



## Clinic



## Hardware



## Garments and Printing



## Facilities



## Farm



## Micro Gas Station



## LKBP Integrated School, Inc.

## Ligas KBP Foundation, Inc.



For more information, please contact us:

**Clinic** 0956-953-6290  
**Hardware** 0905-295-3634  
**Garments** 0925-507-1064  
**Facilities** 0922-844-1447

**Micro Gas** 0922-844-1447  
**Foundation / Farm** 0943-497-3337  
**LKBP Integrated School** (044) 794-4062

## DIRECTORY OF OFFICES



### HEAD OFFICE

LKBP Compound, Brgy. Ligas, City of Malolos, Bulacan  
 lkbpi@yahoo.com  
 facebook.com/LKBPCommunity  
 (044) 794-2912

## BULACAN BRANCHES & SATELLITE OFFICE



**LKBP Sta. Rita Branch**  
 LKBP Tower and Business Centre  
 Cagayan Valley Road,  
 Sta. Rita, Guiguinto, Bulacan  
 sta.rita@ligascoop.org  
 facebook.com/LKBPSaRitaOfficial  
 (044) 794-0447



**LKBP Tuktukan Branch**  
 60 Mc Arthur Highway  
 Tuktukan, Guiguinto, Bulacan  
 tuktukan@ligascoop.org  
 facebook.com/LKBPTuktukanOfficial  
 (044) 792-4272



**LKBP Malolos Branch**  
 HTJRP Building, Mc Arthur Highway  
 Sumapang Matanda, Malolos, Bulacan  
 malolos@ligascoop.org  
 facebook.com/LKBPMalolosOfficial  
 (044) 760-1771



**LKBP Baliuag Branch**  
 B.S. Aquino Avenue  
 Tangos, Baliuag, Bulacan  
 baliuag@ligascoop.org  
 facebook.com/LKBPBaliuagOfficial  
 (044) 813-5275



**LKBP San Miguel Branch**  
 DRT Highway, Salangan  
 San Miguel, Bulacan  
 sanmiguel@ligascoop.org  
 facebook.com/LKBPSanMiguelOfficial  
 (044) 903-7308



**LKBP Marilao Branch**  
 4035 Mc Arthur Highway  
 Abangan Sur, Marilao, Bulacan  
 marilao@ligascoop.org  
 facebook.com/LKBPMarilaoOfficial  
 (044) 913-7783



**LKBP Muzon Satellite Office**  
 361 Carriedo, Muzon  
 San Jose Del Monte City, Bulacan  
 muzon@ligascoop.org  
 facebook.com/LKBPMuzonOfficial  
 (044) 306-2404

## BATAAN BRANCHES



**LKBP Dinalupihan Branch**  
 San Ramon Highway  
 Dinalupihan, Bataan  
[dinalupihan@ligascoop.org](mailto:dinalupihan@ligascoop.org)  
[facebook.com/LKBPDinalupihanOfficial](https://facebook.com/LKBPDinalupihanOfficial)  
 (047) 300-1010



**LKBP Balanga Branch**  
 Gonzales-Jimenez Bldg., A. Banzon St.  
 Ibayo, Balanga, Bataan  
[balanga@ligascoop.org](mailto:balanga@ligascoop.org)  
[facebook.com/LKBPBalangaOfficial](https://facebook.com/LKBPBalangaOfficial)  
 (047) 275-0576

## PAMPANGA BRANCH & SATELLITE OFFICE



**LKBP Apalit Branch**  
 Bagong Pag-asa Subdivision  
 San Vicente, Apalit, Pampanga  
[apalit@ligascoop.org](mailto:apalit@ligascoop.org)  
[facebook.com/LKBPApalitOfficial](https://facebook.com/LKBPApalitOfficial)  
 (045) 652-0075



**LKBP Mexico Satellite Office**  
 First St., Brgy. Parian  
 Mexico, Pampanga  
[mexico@ligascoop.org](mailto:mexico@ligascoop.org)  
[facebook.com/LKBPMexicoOfficial](https://facebook.com/LKBPMexicoOfficial)  
 (045) 407-5317

## NUEVA ECIJA BRANCH



**LKBP Gapan Branch**  
 Malgapo St., Brgy. San Vicente  
 Gapan City, Nueva Ecija  
[gapan@ligascoop.org](mailto:gapan@ligascoop.org)  
[facebook.com/LKBPGapanOfficial](https://facebook.com/LKBPGapanOfficial)  
 (044) 486-9859

# 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 ginhawa 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.