



Founded: 1969

# PHCCI-MPC Tacleban

Perpetual Help Multi-Purpose Cooperative ®

# 2022 ANNUAL REPORT

*"Sama-samang pasiglahin ang ekonomiya sa pamamagitan ng ating Kooperatiba"*



# 53 years

*of helping members, help themselves*

# Vision

The Premier Cooperative in Eastern Visayas

# Mission

Uplift the quality of life of members and the community that we serve through effective and efficient use of financial and allied services.

# Goals and General Objectives

- Improve member satisfaction and loyalty
- Enhance cooperative image
- Sustain financial viability
- Innovate and improve product and service delivery
- Institutionalize good governance
- Enhance operational efficiency
- Develop competent and motivated team
- Develop culture of excellence and teamwork
- Optimize the use of information technology



# Cover Story

Upholding the values of self-help, solidarity, and self-responsibility for 53 years now, Perpetual Help Multi-Purpose Cooperative (PHCCI-MPC Tacloban) is here to stay.

The members are gripping each other's hands as they ascend the stairs symbolizing our journey of struggles and successes over the past years.

The seven gears denote progress and innovation in serving and providing better products and services to the members, guided by the cooperative principles to be in service for the achievement of its mission, vision, and objectives.

Indeed, despite the complexity and uncertainty surrounding it, our beloved cooperative has always championed the cooperative ideals, helping members help themselves.

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**MALACAÑAN PALACE**  
MANILA



My warmest greetings to the Perpetual Help Multi-Purpose Cooperative (PHCCI-MPC Tacloban) as you celebrate your 54th Founding Anniversary and conduct your 52nd Annual General Assembly Meeting.

Since its establishment in 1969, the PHCCI-MPC Tacloban has been consistently offering various financial and social programs to its 30,000 members and beneficiaries. I thus commend the men and women of your cooperative for your steadfast commitment in extending services that assist and empower your stakeholders.

In line with this year's theme, which highlights the important role of cooperatives as key contributors in our country's economic development, let us recognize how our communal cooperation with each other creates beneficial impact on the betterment of our society.

May your gathering motivate you to keep the high level of passion you have steadily been bestowing in the past five decades. Rest assured that this administration supports your projects and initiatives, especially those that provide furtherance, comfort, and progress to the lives of every Filipino.

I wish you a meaningful and productive event.

  
**FERDINAND R. MARCOS JR.**

MANILA  
26 March 2023



## COOPERATIVE DEVELOPMENT AUTHORITY

827 Aurora Blvd., Service Road, Brgy. Immaculate Conception, 1111 Cubao, Quezon City, Philippines  
http://www.cda.gov.ph helpdesk@cda.gov.ph CDA @CDAPhils PH Cooperatives



Isang malugod na pag-bati sa Perpetual Help Multi-purpose Cooperative sa inyong ika-limampu't apat na anibersaryo. Nais ko ding ipagbatid ang aking magalak na pagbati sa lahat ng miyembro at opisyal na nasa likod ng tagumpay ng kooperatiba.

Maraming kasapi ang inyong natulungan sa inyong limampu't apat na taong kalidad na serbisyo sa kooperatiba. Katuwang ng inyong tema na "Sama-samang Pasiglahin ang Ekonomiya sa Pamamagitan ng ating Kooperatiba" ang isa sa mga layunin ng isang kooperatiba, ang pagtutulongan para sa ikabubuti ng ekonomiya. Malaking trahedyang ang naidulot ng nagdaang pandemya sa ating ekonomiya. Dahil dito, ang kakayanan ng ating ahensya ay nasubok sa limitasyon nito. Gayunpaman, napagtagumpayan natin ang hamon ng pandemya marahil sa ating pangako sa ating tungkulin para sa kooperatiba. Ang inyong pagiging mahusay at tapat sa tungkulin ay ang naging susi ng isang matagumpay na Perpetual Help Multi-purpose Cooperative.

Makakaasa kayo na ang Cooperative Development Authority ay inyong katuwang sa anumang hamon na inyong haharapin bilang kooperatiba. Sa ngalan ng CDA, kami ay walang sawang sumusuporta sa sa pagkamit ng inyong mga adhikain para sa ikabubuti ng mga kasapi at ng buong komunidad.

Nawa'y patuloy po nating mapagtibay ang pundasyon ng ating samahan para makapagbigay ng kalidad na serbisyo sa ating mga mamamayan. Muli, isang maligayang pag-bati sa inyong ika-limampu't apat na anibersaryo.

Maraming salamat po at mabuhay tayong lahat.

  
**USEC. JOSEPH B. ENCABO**  
Chairman

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Officer of the Day : (02) 8725-3764



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Excellence, Commitment, Integrity and TEamwork



Republic of the Philippines  
**Tacloban City**  
**Office of the City Mayor**



My warmest greetings to the board of directors and members of the Perpetual Help Multi-Purpose Cooperative (PHCCI-MPC) Tacloban as you hold your Annual General Assembly Meeting and celebrate your 54th Founding Anniversary with the theme “Sama-Samang Pasiglahin ang Ekonomiya sa Pamamagitan ng ating Kooperatiba!”.

Truly, the empowerment of cooperatives is crucial to nationbuilding. Cooperative self-help programs give the underprivileged the chance to pool their skills, resources, and businesses in order to generate investment, increase members' assets and equity, and empower them to take an active role in the economic development of the country.

As the City Mayor of Tacloban, I am honored to wholly support PHCCI-MPC's initiatives and thrilled to recognize their major contribution to advancing the interests of the people in the region. May your organization continue to play a vital role in fostering national development.

Once again, my cordial regards and warmest greetings on your 54th Founding Anniversary!

  
**ALFRED S. ROMUALDEZ**  
City Mayor

I ♥ TACLOBAN



Republic of the Philippines  
**Ormoc City**  
Office of the City Mayor

Community is like a beautiful tapestry. Each thread is interwoven to create an incredible masterpiece that people from different walks of life can behold. Each strand represents each person and group who contribute to the marvelous creation.

Cooperatives are just like the threads sewn with the other strands. They complement to bring vibrance to the different hues to complete the pictures. To all of you at the Perpetual Help Multi-Purpose Cooperative, your 54 years of service make people's lives even more dynamic. Your existence gives people the opportunity for a better chance at life. As a Local Chief Executive, I am responsible for ensuring that every Ormocanon will achieve their dreams and the city will reach its full potential. PHCCI-MPC has the same objective, which significantly impacts the city's economy and our citizens' lives. Hence, I express my utmost gratitude to you for helping the people of Ormoc build their aspirations. Thank you for being our partners in providing better opportunities to those who need them.

On behalf of the City of Beautiful People, congratulations on yet another milestone. May you continue to be an 'instrument of opportunity and success' for every Filipino. Thank you.

  
**LUCY TORRES GOMEZ**  
City Mayor



Republic of the Philippines  
Province of Leyte  
**Municipality of Alangalang**  
OFFICE OF THE  
MUNICIPAL MAYOR

My warmest felicitations on your 54th Founding Anniversary and General Assembly. Perpetual Help Multi-Purpose Cooperative has consistently served the community and continues to positively contribute to its members and borrowers and community. With your foresight, you have expanded your coverage catering to more individuals in different Municipalities throughout the region.

Your theme for this year's anniversary "Sama-Samang Pasiglahin ang Ekonomiya sa Pamamagitan ng Ating Kooperatiba" is very relevant in your case as you have contributed in the Socio-economic boom of towns through your lending services which has stimulated Local economies through investment in the micro and small businesses. You took this risk despite the fact that there were initially no existing financial institutions in these areas prior to your entry, and I highly commend you for that.

Through our active partnership and cooperation to local governments, various programs, projects and activities were successfully undertaken.

Thank you very much for this opportunity for being one of the very reliable stakeholders in the Municipality of Alangalang, Leyte, it is my fervent hope that Perpetual Help Multi-Purpose Cooperative will continue to serve its members in the years to come and be our partner of the in the Economic Development of Alangalang, Leyte.

Once again Happy 54th Anniversary Perpetual Help Multi-Purpose Cooperative.

**HON. LOVELL ANNE M. YU-CASTRO**  
Municipal Mayor



Republic of the Philippines  
Province of Leyte  
**Municipality of Dulag**  
OFFICE OF THE  
MUNICIPAL MAYOR

ON THE OCCASION OF THE 54TH FOUNDING  
ANNIVERSARY OF PHCCI-MPC TACLOBAN  
26 MARCH 2023

CONGRATULATIONS! May this significant milestone in your Cooperative spur the economy towards the betterment of the lives of your members.

Here's wishing that all of your members be continually blessed abundantly in their life and that your cooperative continue to aspire economic growth that will bring forth a progressive future for everyone. Cheers!!!

**ATTY. MILDRED JOY QUE, CPA**  
Municipal Mayor





Republic of the Philippines  
Province of Southern Leyte  
**Municipality of Sogod**  
OFFICE OF THE  
MUNICIPAL MAYOR

To: The Coop Officials & Members of PHCCI-MPC Tacloban

It is with great honor to convey our heartfelt greetings to the Perpetual Help Multi-Purpose Cooperative (PHCCI-MPC), Tacloban City, on your Annual General Assembly Meeting on March 26, 2023.

My family and I wish that this year's assembly will be more challenging and successful one, for the continuous sharing of humanitarian efforts through pooling of resources and time in a cooperative way as required by the Cooperative Development Authority.

May you be Blessed with more enthusiasm and sincere dedication to serve Southern Leyte with more support from its general membership.

Congratulations !

  
**SHEFFERED LINO S. TAN**  
Municipal Mayor



Republic of the Philippines  
Province of Leyte  
**Municipality of Abuyog**  
OFFICE OF THE  
MUNICIPAL MAYOR



**Perpetual Help Multi-Purpose Cooperative Tacloban City**

My warmest greetings to the **Perpetual Help Multi-Purpose Cooperative-Tacloban** as you hold your 54th Founding Anniversary through an Annual General Assembly with a theme: '*Sama-Samang Pasiglahin ang Ekonomiya sa Pamamagitan ng Ating Kooperatiba.*'

Truly, we in the Local Government recognizes the vital role that you play in the progress of our economy and the empowerment of our communities. Your contribution in the need of the general populace of capital to better their lives and that of their families while instilling in them the values of collective ownership and communal decision-making is truly remarkable

It is my hope that you will remain engaged with the Local Government of Abuyog, Leyte to further contribute to the development of our town.

May your assembly help strengthen the bonds between the members of your organization, inspiring them to be great leaders and reliable partners in our shared aspirations of public service for the benefit of all.

I wish you an insightful and productive assembly.

Very Truly yours,

  
**OCTAVIO J. TRAYA, JR.**  
Municipal Mayor



Republic of the Philippines  
Province of Leyte  
**Municipality of Tanauan**  
OFFICE OF THE  
MUNICIPAL MAYOR

I would like to extend my felicitations and congratulations to the esteemed leaders and members of the Perpetual Help Multi-Purpose Cooperative Tacloban on the celebration of their 54th Founding Anniversary.

I wish to express my warmest words of gratitude for your commitment of service as the biggest homegrown community cooperative in the region. PHCCI-MPC Tacloban's 54th anniversary celebration focuses on the theme "Sama-Samang Pasiglahin ang Ekonomiya sa Pamamagitan ng ating Kooperatiba". At this point of post pandemic transformations, the said theme reminds us the values that anchor the cooperative identity, as well as represents three key elements of success in the sector, which are, inclusivity, cooperation, and unity. Collective efforts of cooperators will surely ensure sustainable and inclusive progress.

As you continue planning for better services, may you continue to work closely with the government and communities for more improved and efficient community services. Once again, my congratulations and we're looking forward for more years of continuous service.

**HON. MA. GINA E. MERILO**  
Municipal Mayor



Republic of the Philippines  
Province of Leyte  
**Municipality of Carigara**  
OFFICE OF THE  
MUNICIPAL MAYOR



My warmest congratulations to the Perpetual Help Multi-Purpose Cooperative (PHCCI-MPC Tacloban) on your 54th Founding Anniversary with a theme "Sama-Samang Pasiglahin ang Ekonomiya sa Pamamagitan ng ating Kooperatiba", with the welfare of members at the center of their business models.

You deliver a wide range of goods and services aligned with your member needs. You help your member to provide business opportunities that provide means and confidence for them to reconstruct the community as a place for peace and progress. Thank you for helping the Local Government Unit of Carigara in creating stability and enthusiasm by focusing on the socio economic issues and you succeeded, your milestones, achievements, and many positive outcomes of your existence have multiplier effects to the community.

Open your doors for members, more members, more livelihood and more economic activities and more people will be benefited and served. May you be even more inspired to be of service to your members. Choose the path with a sense of purpose and mission, a cooperative with a big heart that has impacted to all the members and the community. Continue promoting and building a better life for all. Again, congratulations and Mabuhay.

**Hon. Eduardo T. Ong Jr.**  
Municipal Mayor



Republic of the Philippines  
Province of Leyte  
**Municipality of Babatngon**  
OFFICE OF THE  
MUNICIPAL MAYOR

To the men and women of Perpetual Help Multi-Purpose Cooperative (PHCCI-MPC Tacloban) headed by its OIC-General Manager Elizabeth L. Pretencio, the distinguished members of the Board of Directors, members of the cooperative congratulations to your 54th Founding Anniversary.

Having your Annual General Assembly Meeting anchored on the theme "Sama-Samang Pasiglahin ang Ekonomiya sa Pamamagitan ng ating Kooperatiba" is so timely and fitting as we usher everyone to the new normal, after the COVID-19 has greatly affected our economy, community and our lives.

Perpetual Help Multi-Purpose Cooperative (PHCCI-MPC Tacloban) has stand to its commitment of serving not only to its members but also the communities. During the time of pandemic, the different services it offered to its stakeholders became an avenue for them to survive, recover and even defeat the tragic and damaging effects of the COVID-19 pandemic.

The micro-financing initiatives of Perpetual Help Multi-Purpose Cooperative (PHCCI-MPC Tacloban) have greatly empowered the small business enterprise, farmers, fisher folks and other sectors of society. It helps our economy move, even during the series of lockdowns and other restrictions and protocols imposed.

Indeed, the theme of your annual general membership assembly as you celebrate the 54 years of existence as a cooperative, encapsulates your vision and commitment. In behalf of Babatngonans allow me to extend our heartfelt gratitude for having your satellite office in our town. Your members who are your constituents find it easy to transact with your without spending much.

I do hope and pray that Perpetual Help Multi-Purpose Cooperative (PHCCI-MPC Tacloban) continue to extend its services to the communities even in the far flung areas. The local government unit of Babatngon is steadfast in supporting your advocacies and programs. Babatngon being a fourth class municipality counts you as one of our partners in uplifting the lives of our people and one of our key counterparts in economic development.

Again my heartfelt congratulation to you on your 54th Founding Anniversary. Mabuhay.

*Eleonor B. Lugnasin*  
**ELEONOR B. LUGNASIN**  
Municipal Mayor



Republic of the Philippines  
Province of Eastern Samar  
**Municipality of Borongan**  
OFFICE OF THE  
MUNICIPAL MAYOR



May I extend my warmest congratulations to the management and staff of Perpetual Help Multi-Purpose Cooperative (PHCCI) Tacloban, on their 54th Founding Anniversary on March 26, 2023.

Foremost, I am happy to note that your 54th year of existence as a cooperative is a clear manifestation of your unwavering support to local government units, in mitigating the impact of poverty, by empowering our people, particularly the weaker members of our community and providing them with affordable financing programs and capacity building, so they could land in decent livelihood activities.

As the City Mayor of Borongan, I share your vision of inclusive growth for all members of society, food sufficiency and quality service for all.

I wish you more luck in the next years or so, PHCCI, as you strive to address the financial difficulties of your members, specifically in Borongan City, in order to give them light, life and hope.

We, in the City LGU continue to put our level best for the welfare of our people, with "Dukwag Agrikultura Program", "Free Medicines," "Monthly Monetary Allowance" for Senior Citizens, Students and PWDs, because we believe in sharing with our people, the fruits and bounties of our LGU as a result of accountability and good governance.

Looking forward for your continued service in our Borongan community as we share the common goal in uplifting the lives of more Boronganons.

Thank you and Mabuhay!

**Jose Ivan Dayan C. Agda**  
Municipal Mayor



## COOPERATIVE DEVELOPMENT AUTHORITY Region VIII Office

New Bus Terminal Compound, Brgy. 91, Abucay, 6500 Tacloban City  
✉ r8@cda.gov.ph    📍 CDA Regional Office VIII



CDA believes that PHCCI has still a lot more within its wall to EXTEND, EXPAND AND ESTABLISH.

My warmest greetings and applause to the wonderful men and women of PHCCI MPC-Tacloban members and stakeholders as you celebrate your 54th Founding Anniversary and hold your General Assembly.

It is evident that the name PHCCI MPC has already etched its reputation as one of the homegrown community billionaire cooperative in the foundation of the cooperative movement. For the longest period, it has fulfilled its purpose and accomplished mutual goals to strengthen the economic and social well-being of its members, reach out to communities creating social impact, and contribute to the nation's progress. Dedication, fidelity, and an unwavering commitment to achieve your goals has led your cooperative to live this long. Fifty-four years of sustained service to your members is meritorious of recognition. Your collective commitment and that of your members exemplifies success and brings opportunities to the next generation.



Your theme, "Sama-Samang Pasiglahin ang Ekonomiya sa Pamamagitan ng ating Kooperatiba!" effectively illustrates PHCCI's preparedness to advance toward progressive economic sustainability. As a self-help organization and in the spirit of cooperativism your cooperative can contribute to rapid economic growth because of the power of cooperatives to mobilize savings and capital which can serve as inputs in the production of goods and services for the members having fewer advantages, privileges and opportunities than most people in society. Such a vision will demonstrate that PHCCI continuously meets the demands of its contributors adequately. Cooperation among cooperatives through the Koop Kapatid Program as Big brother to Small brother coop is encouraging and appreciable.

With such a great leap, every vision's success is reliant on your execution; merely having a vision is not a solution. The leadership and action of each of you will determine the fate of your cooperative as you journey.

Further, with our admiration CDA believes that PHCCI has still a lot more within its wall to EXTEND, EXPAND AND ESTABLISH.

On behalf of my colleagues in the Cooperative Development Authority Region VIII, my heartfelt congratulations and I wish you all the best in your gathering for future endeavors.

  
**VENUS M. JORNAES**  
Acting Regional Director



# VICTO National

Co-operative Federation and Development Center

My heartfelt congratulations to the Officers, Management and Staff and especially to all the valued members of Perpetual Help Multi-Purpose Cooperative on the occasion of your 54th Founding Anniversary and Annual General Assembly Meeting. VICTO National is truly proud of your achievements for 54 years of dedicated service to your members and the community.

I join you in celebrating the milestone of PHCCI-MPC Tacloban 54 years of existence is a remarkable success. Thus, the whole cooperative deserves an enormous celebration.

Aptly, your theme "Sama-Samang Pasiglahin ang Ekonomiya sa Pamamagitan ng ating Kooperatiba!" speaks well of your aspiration, passion, perseverance and commitment to continuously provide quality service to its members, and to successfully meet the various challenges of these demanding times. May your cooperative continue to grow and faithfully abide by its mandate of increasing its financial growth for the greatest benefit of its members and the community.

Indeed, the immeasurable performances of PHCCI-MPC Tacloban in making a difference to the lives of the members socially and economically was noteworthy. This is a compelling reason for your notable success even in the face of an ongoing global pandemic, your cooperative remains firmly committed to running your business operations and in providing member's needs.

PHCCI-MPC Tacloban often considered as "financial frontliners" in times of crisis as an agent of desired economic development that offers the best business alternative model for social reform and economic progress guided by the principles of concern for the community as democratic value-driven organization.

Hence, it is commendable to know that PHCCI-MPC TAcloban contributed a lot in nation building and empowering the people to achieve a better quality of life.

I am definitely sure that your triumph is highly appreciated with a sense of gladness by the members who shared a common aspiration.

Once again, congratulations PHCCI-MPC TAcloban for the job well done. May you continue to withstand the drive of your victory by surpassing the hopes of the members.

VICTO National takes pride in what you have achieved and I wish you an invigorating celebration. Mabuhay!

*Jose C. Detablan*  
**JOSE C. DETABLAN**  
Chief Executive Officer



NATCCO Network

Our future, today.



Sama-Samang Pasiglahin ang Ekonomiya sa Pamamagitan ng ating Kooperatiba.

Perpetual Help Multi-Purpose Cooperative really inspires!

For 54 glorious years, PHCCI-MPC has bannered the declaration that the co-operative way is the way to boost the economy.

Because the co-operative way is the most enabling and empowering the people – we are building an economy that is inclusive, where every Filipino has a stake and benefits from the economy.

After the Covid-19 Pandemic, it is time for co-ops to spread their wings and attain sustainability in order to make a positive and lasting impact in our society and effect true development. By educating members in the co-operative way, co-ops fulfill their purpose to improve people, improve their lives, improve their communities, and ultimately build a cooperative society.

The Government's 2023-27 Philippine Development Plan emphasizes that to be able to contribute to national development, co-operatives need to be resilient, with emphasis on establishing a Business Continuity Plan and Risk Management Policies. The same PDP highlighted the acceleration of digitalization and the need for the cooperatives to adopt new technologies. The reason for that is obvious – members and the community have great expectations on co-ops.

That is why NATCCO provides the best products and services it can for members. As you strive to 'boost the economy through co-operation', keep your foundation in the Cooperative Principles and Values.

Your NATCCO federation is always at your service.

**SYLVIA O. PARAGUYA**  
Chief Executive Officer  
NATCCO





## CLIMBS Life and General Insurance Cooperative

Perpetual Help Multi-Purpose Cooperative (PHCCI-MPC Tacloban) – 54th Founding Anniversary & Annual General Assembly Meeting

CLIMBS Life and General Insurance Cooperative sends its warmest greetings to Perpetual Help Multi-Purpose Cooperative (PHCCI-MPC Tacloban) on your 54th Founding Anniversary & Annual General Assembly Meeting! In the spirit of your theme, **“Sama-Samang Pasiglahin ang Ekonomiya sa Pamamagitan ng ating Kooperatiba!”**, CLIMBS also congratulates Perpetual Help Multi-Purpose Cooperative for your contribution to the community and the Cooperative Movement. CLIMBS thanks you for sustaining us with your unrivaled trust and confidence, in our business and in our beliefs. Through more than five decades of solidarity, honesty, openness, social responsibility and caring for others Perpetual Help Multi-Purpose Cooperative has proven they are indeed a sustainable and resilient cooperative. Thus, it was well deserved in November 2022 you were again awarded by the Tacloban City Cooperative Development Council – City Cooperative Development & Livelihood Assistance Office (TCCDC-CCDLAO) as the Top 1 Best Performing Cooperative in Tacloban City for twelve (12) consecutive years.

The mission of Perpetual Help Multi-Purpose Cooperative (PHCCI-MPC Tacloban) to: **‘Uplift the quality of life of members and the community that we serve through effective and efficient use of financial and allied services.’** has the Cooperative Values and Principles at its core, committing to champion and uphold both. PHCCI-MPC Tacloban’s vision to be **‘The Premier Cooperative in Eastern Visayas.’**, is their dedication to continuously develop and innovate products and services to improve member satisfaction and loyalty. The results speak for themselves, PHCCI-MPC Tacloban was recognized as Asia’s Premium Multi-Purpose Cooperative of the Year during the Asia’s Golden Icon Awards last June 28, 2022. PHCCI-MPC Tacloban will definitely have the continued support of CLIMBS — we will work cooperatively in advocating and accomplishing the United Nations’ (UN) 17 Sustainable Development Goals (SDG) and other philanthropic campaigns aligning with the Environmental, Social, and Governance (ESG) criteria. May PHCCI-MPC Tacloban persevere in their unparalleled service to the people, initiate imperishable outreach programs and linkages with other institutions which promote economic growth, people empowerment, gender equality, and environmental stewardship.

CLIMBS honestly believes Perpetual Help Multi-Purpose Cooperative never fails to epitomize the spirit of cooperativism and embody the Filipino tradition of *bayanihan* in their corporate social responsibility. In implementing and practicing their motto: **‘We help members help themselves.’**, together with building an institution whose programs, services, and projects would directly address poverty and its concomitant ills, PHCCI-MPC Tacloban has realized their *raison d’être* and they have established a solid foundation for their legacy in the Cooperative Movement. With enduring effective leadership and good governance, PHCCI-MPC Tacloban will help improve the economic & social status of communities and will attain more citations by different award-giving bodies for cooperatives.

CLIMBS Life and General Insurance Cooperative is unified with PHCCI-MPC Tacloban as you celebrate your 54th Founding Anniversary & Annual General Assembly Meeting! We pray for perpetual success in every endeavor you decide to take, especially those done for the greater glory of God.

Mabuhay ang Perpetual Help Multi-Purpose Cooperative (PHCCI-MPC Tacloban)! Mabuhay ang Kooperatiba!

Cooperatively yours,

  
**Noel D. Raboy, MBAEx**  
President and CEO

CLIMBS Life and General Insurance Cooperative



National Federation of Cooperative Primaries in the Philippines (NAFECOOP)



Warm greetings and congratulations from the National Federation of Cooperative Primaries in the Philippines (NAFECOOP) to Perpetual Help Multi-Purpose Cooperative (PHCCI-MPC Tacloban) on its 54rd Founding Anniversary and Annual General Assembly, with the theme: **“Sama-Samang Pasiglahin ang Ekonomiya sa Pamamagitan ng ating Kooperatiba”**.

NAFECOOP also congratulates PHCCI-MPC Tacloban for its contributions to the Cooperative Movement by adhering to the Universal Cooperative Values and Principles. Commendation is also in order for PHCCI-MPC Tacloban for being sustainable and member-centered community-based cooperative since its existence 54 years ago. And there is no doubt that it will continue to grow and develop as a relevant and meaningful partner of the society for progress.

Therefore, PHCCI-MPC Tacloban's "Sama-Samang Pasiglahin ang Ekonomiya sa Pamamagitan ng ating Kooperatiba" theme in its founding anniversary and general assembly this year is very sound and appropriate, as it manifests Its commitment to collective well-being through cooperativism.

In this light, NAFECOOP wishes to join PHCCI-MPC Tacloban in this endeavor as our contribution for the betterment of our society, hoping that this will demonstrate the importance of cooperativism as a vehicle to a genuine development of the people, by the people and for the people.

It is also the belief of NAFECOOP that PHCCI-MPC Tacloban will continue to become an active partner in the quest for establishing a world-class cooperative education available to all cooperatives in the Philippines in particular, and the world in general, believing that cooperative education is key that unlocks the door of immense opportunities for human development.

NAFECOOP entertains no doubt, that with the help of God, PHCCI-MPC Tacloban will sustain its rule as an institution that provides opportunity that empowers people economically and socially.

Mabuhay ang Perpetual Help Multi-Purpose Cooperative (PHCCI-MPC Tacloban)!  
Mabuhay ang Kooperatiba!

Cooperatively yours,

**(Sgd.) Romulo G. Amarado**  
Board of Directors, Chairperson





## **Mother of Perpetual Help Parish** *(Redemptorist)*

Real St., Tacloban City  
6500 Leyte, Philippines


P.O. Box 143  
Tel. No. (053) 321-2929

My warmest greetings to the Perpetual Help Multi-Purpose Cooperative – Tacloban as you celebrate your 54th Founding Anniversary and Annual General Assembly.

Your theme for this year's celebration, "Sama-samang Pasiglahin ang Ekonomiya sa Pamangitan ng ating Kooperatiba!" is very relevant at this time when our nation's economy is not in good shape. The PHHC has contributed in making our economy stronger in this part of Leyte. Your contribution to the economic growth in this region is very significant. More capital is being infused through your loan assistance especially to small scale entrepreneurs. As I had said in my message last year. Your contribution to the growth of the economy in the region showed how your institution responded to the situation of higher inflation.

I thank all of your members and business partners for your contributions to encourage the growth of our economy and secure the welfare of the people in this region. May the next administration of PHCCI continue to serve with utmost diligence and dedication for the growth of the institution that will lead to progress among its members. May you push forward your vision-mission in fulfillment of your shared aspirations.

God bless you all.

  
**Fr. Edwin C. Bacaltos, C.Ss.R.**  
Parish Priest  
Our Mother of Perpetual Help  
Tacloban City



Founded: 1969

# PHCCI-MPC Tacloban

## Perpetual Help Multi-Purpose Cooperative



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### *Chairperson's Message*



My warmest greetings and salutations to one and all on the occasion of our 54th Founding Anniversary and 52nd Annual General Assembly.

Our theme for this year's celebrations, "Sama-samang Pasiglahin ang Ekonomiya sa Pamamagitan ng Ating Kooperatiba" or "Revitalizing the Economy through Our Cooperative's Efforts", expresses that we have conquered some uncertainties brought about by the pandemic because we are resilient.

As we are still facing economic challenges, it is crucial for us to maximize the potential of our cooperative. By working together and supporting one another, we can create opportunities for growth and development. We

can establish business ventures that are sustainable and profitable, provide employment, and generate income for our members and our community.

PHCCI-MPC Tacloban plays a vital role in the economy, especially in these challenging times. Our cooperative is a people-centered organization that promote economic development and improve the standard of living of its members. By pooling resources and sharing risks, we enable our members to access credit, markets, and other services that they might not be able to access on their own.

Our cooperative can help create a more vibrant and resilient local economy. By pooling resources and knowledge, we can create more job opportunities, increase access to capital, and promote entrepreneurship. They can also help build a stronger and more equitable society by empowering marginalized and underrepresented communities.

Moreover, our cooperative promotes inclusiveness and empower marginalized sectors, such as farmers, fisherfolk, and micro-entrepreneurs, by providing them with access to capital, technology, and markets.

Let us remember that the success of our cooperative depends on our collective efforts. We need to work together, plan together, and act together. We must commit to building a strong foundation for our cooperative by upholding our values and principles, and by being accountable and responsible in all our actions.

Finally, I encourage everyone to continue supporting our cooperative and to actively participate in its development. By doing so, we can achieve our shared goal of a thriving and sustainable economy.

Thank you very much for your support and cooperation.

God bless us all. God bless PHCCI-MPC Tacloban.

**DR. NELSON D. BERNARDO, LPT**  
Chairperson, Board of Directors

# Report of the Board of Directors & Committees

## I. Introduction

PHCCI-MPC Tacloban celebrates its 54th Founding Anniversary, with the continued support and combined efforts of its member-owners, Board of Directors', Committee Officers and Management.

The Board of Directors are fiduciaries who steer the Cooperative toward a sustainable future by adopting sound, ethical, legal governance, and financial management policies for the best interests of the Cooperative.

The Board of Directors leads and control an organization and an effective Board is fundamental to the success of the Cooperative.

Presented hereunder are the collective activities and outputs of your Board of Directors for the year 2022.

## II. Activities and Accomplishment

The Board of Directors is central to the operation of a Cooperative, they discuss matters affecting the Co-op, make decisions that shape and guide the Co-op, and prepare information and recommendations for its members.

### A. Board Meetings

The Board of Directors' conducted a total of twenty-eight (28) meetings for the year 2022, distributed as follows:

Regular Board Meeting	- 11	Regular Joint Meeting	- 12
Special Board Meeting	- 3	Special Joint Meeting	- 2

### B. Board Resolutions

Passed a total of 413 Board Resolutions covering four (4) Key Results Areas, to wit:

1. Member-Customer
2. Financial
3. Internal Business Process
4. Organizational Capacity

### C. Specific Board Resolutions / Policy Initiatives

The following are the specific Board Resolutions/Policy Initiatives approved by the Board of Directors:

#### Member-Customers:

BOD Resolution No.	Particulars	Proponent
022	A resolution approving the Php100,000.00 cash donation to CDA Region VIII and Php400,000.00 financial assistance to be divided among identified Small/Micro Cooperatives affected by Typhoon Odette in Southern Leyte	"Board of Directors / Top Management"
074	A resolution approving the extended coverage for loan insurance under Climbs Life & General Insurance Cooperative	Fiscal Affairs Committee
089	A resolution approving the allocation of Interest on Share capital and Patronage Refund (70% of Net Surplus) in the amount of Php12,027,768	"Board of Directors / Top Management"
108	A resolution ratifying the participation to the Duterte Legacy Caravan and relief assistance in kind in the amount of Php100,000.00 for the implementation of "Tabang ni PHCCI-MPC Tacloban	"Board of Directors / Top Management"
112	A resolution allocating the amount of Php4,986,800 as budget for the conduct of 2022 Annual General Assembly on June 4 to July 9, 2022	"Board of Directors / Top Management"
156	"A resolution allocating the amount of Five Hundred Eighty-Three Thousand Two Hundred Eighty-Seven & 40/100 Pesos Only (Php583, 287.40) for the renovation of PHCCI room located at VICTO Haus in Cebu City which was destroyed during the onslaught of Typhoon Odette"	"Board of Directors / Top Management"
288	A resolution approving the Institutionalization of Kasalang PHCCI	Marketing & Members Welfare Committee

## Financial

BOD Resolution No.	Particulars	Proponent
042	A resolution approving and adopting the New Time Deposit rates effective March 1, 2022	Fiscal Affairs Committee
043	A resolution ratifying the investment in Retail Treasury Bond (RTB 27) at Land Bank of the Philippines in the amount of Fifty-Five Million Pesos (Php55,000,000.00) with an interest rate of 4.875% per annum for 5 years	Fiscal Affairs Committee
044	A resolution approving the procurement of the land and building located in Del Carmen Street, Brgy. Sawang, Carigara, Leyte with 148 square meters in the amount of Php4,930,000.00 for PHCCI-MPC Tacloban – Carigara Satellite Office	Fiscal Affairs Committee
091	A resolution approving the remittance of the CETF 2021 in the amount of Eight Hundred Fifty-Nine Thousand One Hundred Twenty-Six & 26/100 Pesos Only (Php859,126.26) to be divided among the respective cooperative affiliates such as NATCCO, VICTO and NAFECOOP	"Board of Directors / Top Management"
258	A resolution approving the revival of Automated Teller Machine (ATM) service channel by acquiring the Pinoycoop ATM for installation to Tacloban Main Office, Alang-Alang Branch and Dulag Branch from MASS-SPEC Cooperative Development Center in the amount of Four Million Four Hundred Ninety-Four Thousand Pesos Only (Php4,494,000.00)	"Board of Directors / Top Management"
262	A resolution approving the investment in Retail Treasury Bond (RTB 28) at Land Bank of the Philippines in the amount of seventy-three million two hundred thirty thousand pesos (Php73,230,000.00) with an interest rate of 5.75% per annum for 5.5 years	Fiscal Affairs Committee
302	A resolution approving the Weather Protect Insurance of CLIMBS under Option 3 with a total premium in the amount of Php312,000.00 for the period covering October 2022 – October 2023	Fiscal Affairs Committee

## Internal Business Proces:

BOD Resolution No.	Particulars	Proponent
023	A resolution approving the revised Motor Vehicle Loan with flexible Payment Terms	Credit Committee / Delinquency Committee
115	A resolution approving the implementing guidelines for the 2022 Electronic Raffle Draw of PHCCI-MPC Tacloban	Business Innovation & Development Committee
116	A resolution approving the Amended Star Members Policy of PHCCI-MPC Tacloban	Marketing & Members Welfare Committee
124	A resolution approving the Amended PHCCI-MPC Tacloban Election Policies and Guidelines under the New Normal / Pandemic	Election Committee
132	"A resolution approving the Petty Cash Fund Policy"	Fiscal Affairs Committee
133	"resolution approving the Agricultural Production Loan Policy"	Credit Committee / Delinquency Committee
134	"A resolution approving the Agribusiness Loan Policy "	Credit Committee / Delinquency Committee
149	"A resolution approving the Enhanced Salary Loan Policy"	Credit Committee / Delinquency Committee
150	"A resolution approving the Time Deposit Loan Policy"	Credit Committee / Delinquency Committee
151	"A resolution approving the Micro-Entrepreneurial Loan Policy"	Credit Committee / Delinquency Committee
157	"A resolution approving the Audit Engagement with Quilab & Garsuta (Certified Public Accountants) in Cagayan de Oro City as External Auditor for the year ended December 31, 2022"	Audit Committee
171	"A resolution approving the Small and Medium-Sized Enterprise (SME) Loan Policy"	Credit Committee / Delinquency Committee
244	A resolution approving the Enhanced Personal Loan policy	Credit Committee / Delinquency Committee
247	A resolution approving the New Salary Structure of PHCCI-MPC Tacloban	Credit Committee / Delinquency Committee
266	A resolution approving the Enhanced Medical Loan Policy	Credit Committee / Delinquency Committee
340	A resolution approving the implementing guidelines of the 2023 PHCCI Premyo Pang-Negosyo for the 52nd Annual General Assembly Meeting of PHCCI-MPC Tacloban	Business Innovation & Development Committee
382	A resolution approving the Back-up and Restoration Procedure Policy of PHCCI-MPC Tacloban	Information Technology & Risk Management Committee
312	A resolution approving the Amended PHCCI-MPC Tacloban, Fr. Flan Daffy Scholarship Program	Marketing & Members Welfare Committee

## Organizational Capacity:

BOD Resolution No.	Particulars	Proponent
102	A resolution approving to renew the contract of service of Dr. Kaithlyn Mae Grace S. Tamayo from March 15, 2022 to March 15, 2023	Marketing & Members Welfare Committee
103	A resolution approving to renew the contract of service of Dr. Jaybee Ian L. Oña from March 15, 2022 to March 15, 2023	Marketing & Members Welfare Committee

021	A resolution approving the Target, Budget and Strategic Action Plan of PHCCI-MPC Tacloban for year 2022	"Board of Directors / Top Management"
154	"A resolution approving the partnership of Philippine Red Cross – Leyte Chapter and PHCCI-MPC Tacloban"	"Board of Directors / Top Management"
209	"A resolution approving the re-appointment of Ms. Lorna S. Cinco as Member of the Education & Training Committee"	Board of Directors
220	"A resolution designating Director Luisita J. Quebec as authorized representative and candidate for director and voting delegate of PHCCI-MPC Tacloban to the National Federation of Cooperative Primaries in the Philippines (NAFECOOP) 2nd General Assembly to be held on August 10, 2022 at Mallberry Suites and Business Hotel, Cagayan De Oro City"	Board of Directors
225	"A resolution approving the New Composition of the Board of Trustees of PHCCI-MPC Tacloban Academy Inc."	Board of Directors
241	A resolution approving the transfer/relocation of Perpetual Help Multi-Purpose Cooperative (PHCCI-MPC Tacloban) Babatngon Satellite Office from CDZ Romualdez Corner Capt. Celio Streets, Poblacion District IV, Babatngon, Leyte to Real Street, Brgy. District III, Babatngon, Leyte	"Board of Directors / Top Management"
246	A resolution for the accreditation of Perpetual Help Multi-Purpose Cooperative (PHCCI-MPC Tacloban) with the Local Sanggunian where PHCCI operates	"Board of Directors / Top Management"
267	A resolution approving the appointment of Ms. Marilou S. Nacilla & Ms. Ma. Jenny C. Advincula as members of the Gender and Development Committee (GAD) Committee	Board of Directors
268	A resolution designating Director Lilibeth T. Tabungar as authorized representative of Perpetual Help Multi-Purpose Cooperative (PHCCI-MPC Tacloban) to Tacloban City Cooperatives Development Council (TCCDC)	Board of Directors
269	A resolution designating Director Nelson D. Bernado as the new authorized representative of Perpetual Help Multi-Purpose Cooperative (PHCCI-MPC Tacloban) to VICTO National Cooperative Federation & Development Center	Board of Directors
324	A resolution approving the Drug Free Workplace Policy	Human Resource Committee
325	A resolution approving the Human Immunodeficiency Virus (HIV) / Acquired immunodeficiency syndrome (AIDS) Workplace Policy	Human Resource Committee
326	A resolution approving the Workplace Policy and Program on Tuberculosis and Control	Human Resource Committee
327	A resolution approving the Amended Policy On Performance Management System (PMS)	Human Resource Committee
328	A resolution approving to renew the contract of Atty. Jinky C. Lesigues as the legal retainer of PHCCI-MPC Tacloban for a period of 1 year from October 10, 2022 to October 10, 2023 subject to further negotiations on the fees	"Board of Directors / Top Management"
370	A resolution approving to renew the contract of service of Dr. Sheila Tante as Medical Service Provider of PHCCI-MPC Tacloban from October 26, 2022 to October 25, 2023	Marketing & Members Welfare Committee
371	A resolution approving to hire Dr. Fretzei Bagania as dental service provider of PHCCI-MPC Tacloban-Alang-alang Branch	Marketing & Members Welfare Committee
389	A resolution approving the calendar of activities of Perpetual Help Multi-Purpose Cooperative (PHCCI-MPC Tacloban) for Fiscal Year 2023	Planning & Research Committee
391	A resolution approving to renew the contract of service of Dr. Elenita C. Antor as Dental Service Provider of PHCCI-MPC Tacloban from January 01, 2023 to December 31, 2023	Marketing & Members Welfare Committee
392	A resolution approving to renew the contract of service of Dr. Ma. Lourdes R. Gorgonia as Dental Service Provider of PHCCI-MPC Tacloban from January 01, 2023 to December 31, 2023	Marketing & Members Welfare Committee
061	A resolution designating Director Luisita J. Quebec as Authorized Representative and Candidate for Director and selected as one of the voting delegates of PHCCI-MPC Tacloban to the National Confederation of Cooperatives (NATCCO) 20th Cooperative Leaders Congress and 45th General Assembly on April 22-24, 2022	Board of Directors
409	A resolution approving the renewal of Intellicare for the healthcare services provided for the Board of Directors, Officers and Employees of PHCCI-MPC Tacloban	Human Resource Committee
365	A resolution approving to renew the Contract of Dr. Marc Steven D. Capungcol as Medical Doctor of PHCCI-MPC Tacloban Branch from October 26, 2022 to October 25, 2023	Marketing & Members Welfare Committee
343	A resolution approving to hire Dr. Rosario C. Geonzon as dental service provider of PHCCI-MPC Tacloban	Marketing & Members Welfare Committee
344	A resolution approving the appointment of Atty. Rodolfo A. Peñalosa as member of the Gender & Development Committee	Board of Directors
186	"A resolution designating Director Sarah T. Agner as authorized representative and voting delegate of Perpetual Help Multi-Purpose Cooperative (PHCCI-MPC Tacloban) to the 50th Annual General Assembly meeting of CLIMBS Life & General Insurance Cooperative to be held on July 08, 2022 at Cebu Ocean Park & Events Center"	Board of Directors
203	"A resolution approving the recalibrated Targets and work plan for the year 2022"	"Board of Directors / Top Management"
224	"A resolution approving the composition of Board Committees in PHCCI-MPC Tacloban"	Board of Directors

### III. Officers' & Management Trainings & Seminars Attended for the year 2022

#### OFFICERS' TRAINING, SEMINARS AND WEBINARS ATTENDED FOR YEAR 2021

Trainings / Seminar Title	Participants	Training / Seminar Date	Mode of Training / Venue	Training Provider
Training on Cooperative's Contribution to SDG 13: Climate Action	Reynario Maria G. Quintero	January 18-19, 2022	Webinar	NATCCO
CSF BOD Regular Monthly Meeting	Reynario Maria G. Quintero	January 24, 2022	Webinar	CSF
Cooperatives and Governance	"Branch Manager Satellite Head Head Office Supervisor"	January 25-31, 2022	Webinar	CLIMBS
CLimate Action: Social Protection within reach for Filipinos	"Jaqueline Ortonero Maricellie M. Angue"	January 28, 2022	Webinar	CLIMBS
Governance & Management of Cooperatives	"Nelson D. Bernardo Lilibeth T. Tabungar Sarah T. Agner Jose Eric L. Aguilar Michelle D. Sevilla Imelda F. Lagutan Joyce D. Banzon Rosemarie S. Cumla Virgelia V. Amplayo Marissa M. Pilapil Socorro Q. Ramos Danilo D. Pano Corazon L. Coritana Raul O. Sabas Benjie A. Arias"	February 9-10, 2022	Webinar	CCDLAO
Election Committee Forum	"Evelyn D. Clarin Marissa M. Pilapil"	February 10, 2022	Webinar	NATCCO
Internal Environment Assessment	"Marcelyn Ann Samaco Mary Grace Docena"	February 17-18, 2022	Webinar	NATCCO
Virtual Ownership Meeting	"Nelson D. Bernardo Reynario Maria G. Quintero Raul O. Sabas"	February 24, 2022	Webinar	CLIMBS-NaFe-Coop
Orientation on CAIS	Joebert A. Go	February 25, 2022	Webinar	CDA
Joint PICPA-CDA Summit for Cooperative	Joebert A. Go	March 1-2, 2022	Webinar	CDA
Business Continuity Plan	"Elizabeth L. Pretencio Rhina A Pagayanan Vincent Beltran Fe Dela Cruz Roy Metran Marcelyn Ann C Samaco"	March 4-22, 2022	Webinar	CLIMBS
Business Continuity Planning in the "New Normal"	"Nelson D. Bernardo Sarah T. Agner Reynario Maria G. Quintero Raul O. Sabas"	March 4-22, 2022	Webinar	NaFeCoop
Collateral Appraisal	"Milyn Olimpo Arwin Manidlangan JerryLou Tarce"	March 8, 2022	Webinar	NATCCO
Laws Protecting Women and Gender Sensitivity	"Joshua Mandawe Maricellie Angue"	March 18, 2022	Webinar	CDA
Fund Management	"Rey Noel Guibao Fe Dela Cruz"	March 22, 2022	Webinar	NATCCO
GAD Conference & Women's Month Celebration	Alvin D. Petilla	March 25, 2022	Webinar	NATCCO
E COOPRIS and CAIS	"Joebert A. Go Mary Grace Docena"	April 11, 2022	Webinar	CDA
Engaging Employees in Designing and Implementing Productivity Incentive Scheme	Janet Holares	April 27, 2022	Webinar	SSS
Loan Officers and Collector's Training	All Account Officers	May 13, 2022	Webinar	NATCCO
Gender Analysis and Tools	Marcelyn Ann C. Samaco	May 18-19, 2022	Webinar	NATCCO
Financial Literay to All Cooperatives	"Jaqueline Ortonero ALL MWDO Associate"	May 25, 2022	Webinar	CDA
Billionare Cooperative Congress	"Elizabeth L. Pretencio Joshua O. Mandawe"	May 23, 2022	Vertis North Seda Hotel, Quezon City	CDA

Reinvigorating your diaspora program members focus and marketing	"Jaqueline Ortonero Joshua Mandawe"	May 27, 2022	Webinar	NATCCO
Supervisory Skills and Leadership Development	"Archimedes Asilo Jimmy Mueva Francis G. Roca Rey Noel Guibao Ronnel Cabalona Venus Simborio"	June 15, 2022	Webinar	NATCCO
Delinquency Management	"Melvin Gerez Jay Arnold Alabado Reggie Roullo Kenneth Jay Machate"	June 15, 2022	Webinar	NATCCO
Sexual and Gender Based Violence	Janet Holares	June 16-17, 2022	Webinar	NATCCO
GAD Mainstreaming in Cooperation	Marcelyn Ann C. Samaco	June 23, 2022	Webinar	CDA
PhilSys Stakeholder Awareness Forum	Joebert A Go	June 24, 2022	Webinar	PSA
Nationwide Discussion of CETF	Rhina A Pagayanan	June 27, 2022	Webinar	CDA
Webinar with Elderly and PWD Programs	Joshua Mandawe	July 05, 2022	Webinar	CDA
What makes a website beautiful	"Bonifacio Pimentel Kim Rosaldo"	July 08, 2022	Webinar course	DCT
Climbs@50: Annual General Assembly	"Nelson D. Bernardo Sarah T. Agner Reynario Maria G. Quintero Jose Eric L. Aguilar Leo D. Camposano Michelle D. Sevilla Imelda F. Lagutan Joyce D. Banzon"	July 8, 2022	Cebu Ocean Park & Events Center	CLIMBS
Orientation on the Minimum Order	Janet Holares	July 26, 2022	F2F	DOLE
Credit Appraisal and Monitoring Online Training	"Reynario Maria G. Quintero Michelle D. Sevilla"	July 27-29, 2022	Webinar	CSF
Roadshow nationwide to feature newly launched product	Nelson D. Bernardo	August 4, 2022	Hotel De Fides	CLIMBS
Foundations of Computer Emergency Response Team (CERT) Operations	"Ronnel Cabalona Joebert Go Rolando Abella"	August 8-9, 2022	Webinar	DCT
2nd Annual General Assembly	"Reynario Maria G. Quintero Luisita J. Quebec"	August 10, 2022	Mallberry Suites Business Hotel	NaFeCoop
COOP FORUM	Reynario Maria G. Quintero	August 12, 2022	2nd Floor Sutuwaki Function Hall, Ormoc City	COOP FORUM
TCCDC Regular Monthly Meeting	Lilibeth T. Tabungar	August 12, 2022	City Engineer Function Room	TCCDC
VICTO Annual General Assembly Meeting	"Nelson D. Bernardo Lilibeth T. Tabungar Sarah T. Agner Leo D. Camposano Michelle D. Sevilla Imelda F. Lagutan Joyce D. Banzon Rosemarie S. Cumla Evelyn D. Clarin Virgelia V. Amplayo Marissa M. Pilapil Socorro Q. Ramos Rellier B. Meribeles Jose Eric L. Aguilar Danilo D. Panao Corazon L. Coritana Rosalia R. Pedrosa Elizabeth L. Pretencio Rhina A. Pagayanan Ernesto H. Reyes, Jr. Jeremy N. Maaño Evelio V. Juanico, Jr. Maria Janet G. Nacario"	August 20-21, 2022	The Manila Hotel, Rizal Park, Manila	VICTO
Digital Paymets and Cyber Hygiene Practices on Online	"Ronnel Cabalona Fe Dela Cruz"	August 22, 2022	Webinar	BSP

Occupational First Aid and Basic Life support training	"BM and SH Ronnel Cabalona Julien Loreto Christian Agujero Nelly Dacatimbang Galo Don Baldecanas Janet Nacario Elizabeth Pretencio"	September 15-16, 2022	"F2F Fr. Flan Daffy Function hall"	Red Cross
Notice for the TCCDC Regular Monthly Meeting	Lilibeth T. Tabungar	September 16, 2022	Webinar	TCCDC
Risk Management For cooperatives	"BM and SH OIC General Manager Finance Supervisor"	September 22, 2022	Webinar	FAMI
Mandatory Training on Cooperative & Governance	"Socorro Q. Ramos Rosalia R. Pedrosa Lorna S. Cinco Corazon L. Coritana"	September 23-24, 2022	Webinar	PRIME FAITH
Investing in the Stock Market in times of Crisis	Fe Dela cruz	September 29, 2022	Webinar	CLIMBS
Accounting Guidelines	Reynario Maria G. Quintero	October 7, 2022	Webinar	CSF
2022 Coop Pasidungog	"Lilibeth T. Tabungar Elizabeth L. Pretencio Joshua G. Mandawe"	October 26, 2022	DENR RO8 Sto. Niño Extension, Tac City	CCDLAO
Blessing and Inaugurations of the new VICTO HAUS at the same time COOP Fiesta	"Nelson D. Bernardo Lilibeth T. Tabungar Joyce D. Banzon Elizabeth L. Pretencio Rhina A. Pagayanan Vincent C. Beltran Archimedes D. Asilo Roy D. Metran"	October 29, 2022	Beverly Hills, Lahug, Cebu City	VICTO
Compliance Seminar on Fundamentals of Cooperative	Marilou S. Nacilla	December 13-14, 2022	Webinar	NATCCO

#### IV. PHCCI Representations and Linkages

*PHCCI-MPC Tacloban representatives in Local, Regional and National Cooperative Federations in accordance to management initiatives under Goal No. 2 Enhancing the Cooperative Image through different linkages in our affiliates Coop.*



**Dr. Nelson D. Bernardo, LPT**  
Board of Director  
VICTO National Cooperative Federation & Development Center  
Vice-President, Finance Cluster  
Regional Cluster Organization



**Dir. Sarah T. Agner, M-MATH**  
Board of Director  
CLIMBS Life & General Insurance  
Cooperative



**Dir. Luisita J. Quebec**  
Board of Director  
National Federation of Cooperative  
Primaries in the Philippines (Nafecoop)



**Dir. Reynario Maria G. Quintero, CPA**  
Board of Director  
Credit Surety Fund (CSF)



**Dir. Lilibeth T. Tabungar**  
PHCCI-MPC Tacloban Representative  
Tacloban City Cooperatives Development  
Council (TCCDC)  
Credit Surety Fund (CSF)



## *Reports of the Appointed Committees*

### *Fiscal Affairs and Asset Management Committee*

Through the concerted effort of the Treasury and Investment Group chaired by Dir. Luisita Quebec together with the management, the committee formulated and proposed two (2) policies that were able to earn approval from the Board of Directors: 1) Petty Cash Fund Policy (BOD Res. 132 s. 2022 dated May 14, 2022; 2) Revised Policy and Guidelines on Disposal of PHCCI-MPC Tacloban Vehicles and Other Unserviceable Items (BOD Res. 239 s. 2022 dated August 13, 2022)

The Committee likewise supported the management request for funding of loan releases and ensured that all branches and satellite offices are fully funded for operational use. In addition, the committee recommended the approval of the acquisition of a lot and building for our new Carigara Satellite office and was able to consolidate the title to PHCCI-MPC Tacloban.

With the continuous intervention in short-term and long-term investments, the cooperative was able to invest in Retail Treasury Bonds and additional share capital investment with CLIMBS and NafeCoop to get a higher yield on interest income that will benefit our general membership that earned a total of Php**24M** for the year 2022.

To minimize non-earning assets of the coop, the committee initiated the disposal of non-performing assets and were able to dispose of Ten (10) Coop vehicles and one (1) foreclosed ROPA lot. The Committee is also in the process of consolidating the Real and Other Properties Acquired (ROPA) in preparation for disposal by 2023. Finally, the cooperative was able to renew the Certificate of Tax Exemption with a five (5) years validity from May 26, 2022 to May 26, 2027, as one of our privileges. With your continued patronage, the committee shall continue its role to support the members by strengthening our coop efficiency and transparency in all our dealings.

### *Marketing and Member's Welfare Committee*

The Marketing and Members' Welfare Committee chaired by Director Imelda F. Lagutan conducted and implemented various promotions, activities, and programs for the year 2022. The following are the major accomplishments of the committee:

- 53rd Founding Anniversary Promos: "Update Mo, Premyo Mo" Promo, Fill-in -the-Blank Contest, & "An Aton Koop"
- Mangrove Tree Planting and Coastal Clean-up Activity at the Paraiso Tacloban Fisherfolk Mangrove and Eco Learning Park
- Tabang ni PHCCI Project
- Mental Health Awareness Forum
- Breast Cancer Awareness Month initiative
- Distribution of relief goods during the Duterte Legacy Caravan
- Nuevo-A Product Launch
- Distribution of marketing collaterals.
- Transact & Win Promo
- Kasalang PHCCI
- Christmas Village Lighting Ceremony
- Search for new Fr. Flan Daffy Scholar
- Bag of Kindness and Pamaskong Handog ng PHCCI Pamasko Gift-giving Activities
- Members' healthcare services (medical consultation, dental services, and flu vaccination)
- An Akon Baligya - The PHCCI marketplace
- Amended PHCCI Star Members Policy
- Conversion of Associate to Regular membership
- Cleansing of Dormant Accounts.
- Development and implementation of various tools to promote coop products and services such as updated business signages, newly designed passbooks, flyers for new and enhanced loan products, and brochures.
- An addition of 2 accredited dentist for Tacloban and Alangalang branch

### *Information Technology and Risk Management Committee*

The Information Technology and Risk Management Committee chaired by Director Michelle D. Sevilla in support of the digitalization of the cooperative had endorsed the implementation of the in-house Raffle System to be used by the coop for any E-Raffle event. It was initially introduced and used during the conduct and draw of the Annual General Assembly Raffle winners for 2022. The committee also supported the implementation of the DigiCoop E-Voting system subscription endorsed by the Election Committee in the conduct of the Election of Officers during the 2022 Sequential General Assembly.

On the 3rd Quarter of the year, the committee endorsed to the Board the Revival of the PHCCI Automated Teller Machine (ATM) facility through MASSPEC as the new service provider that will serve our member-owners and the community. Moreover, the committee also passed the Policy on Back-up and Restoration Procedure in compliance with the approved Data Privacy Manual to ensure the data integrity, confidentiality, protection of our member-owners data and PHCCI business continuity of the operations and security.

### *Business Innovation and Development Committee*

The Business Innovation and Development Committee under the chairmanship of Director Roy G. Quintero discussed and recommend to the management its insurance affiliates, i.e. CLIMBS Life and General Insurance Cooperative and NATCCO MBAI Damayan upgrade and increase insurance coverage programs (such as Weather Protect Insurance) to protect and enhance the resilience of PHCCI member farmers who are the vulnerable sector of the community during disasters.

It also extended the old age loan coverage for elderly members in case of untimely death while still paying their outstanding loans.

The management discussed with the committee to expand the services of PHCCI-MPC Tacloban by identifying prospect areas in Region 8. Further studies are being undertaken by the management for this purpose. The market expansion would be of great opportunity to the cooperative to increase assets, increase membership and generation of income (co-sponsored with the marketing committee).

The Business Innovation Committee recommended and facilitated a sustainable study which involves benchmarking to other large cooperatives in the Philippines to develop a better mortuary benefit program that can offer to our members in general.

As part of improving internal control and business processes, the committee recommended to the management such as the control of passbook and membership forms in which monitoring of the accountable items are secured through assigned control numbers.

Intensive disposal of foreclosed properties in coordination with the Fiscal Affairs and Asset Management Committee was also given priority in order to lessen non-earning assets and transform other properties to earning assets. Rental monitoring and collection of all PHCCI properties continue.

In addition, we facilitated and implemented the improved raffle mechanics and guidelines for the conduct of our 52nd General Assembly.

The Business Innovation and Development Committee always supports management initiatives that will promote programs and activities that will achieve the realization of goals and objectives of PHCCI-MPC Tacloban.

### *Human Resource Committee*

The Human Resource Committee chaired by Director Jose Eric Aguilar recommended the regularization of two (2) employees, confirmed and promoted two (2) employees as full-fledged on their respective positions and maintained one hundred forty seven (147) employees for the year. A partnership with PESO Tacloban on the Local Recruitment for the PHCCI recruitment and manpower compliment activities for the year. The committee recommended to the Board the New Salary Structure of Employees. Additionally, based on the job analysis made by HR, 11 positions were realigned for considering the gravity of their duties and/ or responsibilities such that the complexity or scope of their job functions warrant a re-alignment of their salary grade level. The committee further recommended the Policy on Health and Safety in compliance with the DOLE requirement and also endorsed the amended Performance Management System (PMS) Policy through the help and intervention made by NATCCO Consultancy. Moreover, with the top management, the committee implemented various programs like the Employee Health and Mental Wellness Program and endorsed thirty-one (31) training and seminars/ webinars attended by our employees relevant to their positions to further improve their skills.

### *Planning and Research Committee*

The Planning and Research Committee chaired by Director Leo D. Camposano spearheaded the conduct of the Annual Performance Appraisal and Fellowship held last 17 December 2022 at the Sofia's Way and proposed the holding of Year-End Assessment & Annual Planning for the year 2023. In addition, the committee likewise endorsed to the Board the 2023 Calendar of Activities of PHCCI-MPC Tacloban highlighting the major activities of the Coop.

## *Amendments and Legal Affairs Committee*

The Legal and Amendments led by Director Leo D. Camposano endorsed to the Board the proposed Amendments on the Articles of Cooperation and By-Laws of PHCCI-MPC Tacloban since only one (1) out of eight (8) provisions was approved during the 2022 Sequential General Assembly. Relative thereto, the remaining seven (7) proposed provisions for amendments were endorsed to the BOD for consideration of the members in the March 26, 2023 Annual General Assembly of PHCCI-MPC Tacloban.

## *Governance Committee*

The Governance Committee under the chairmanship of Director Jose Eric L. Aguilar actively participated in all cooperative dealings in terms of policy formulations recommended by the management and committee concerned. The committee continuously supported the Board of Directors in all relevant policies that redound to the benefit not only to the member-employees but to the general membership as a whole.

Cooperative activities and other concerns were also monitored affecting the operations and administrative aspects. Together, let us work hand and hand for cooperative growth, sustainability and good governance.

## **Reports of the Mandated Committees**

### *Education and Training Committee*

The accomplishments for the year 2022 of the Education and Training Committee under the leadership of Dir. Lilibeth T. Tabungar are the following:

Pre-Membership Education Seminar. Forty-five virtual PMES were conducted jointly by EDCOM Facilitators and Management. Of the combined total of 666 participants of the virtual PMES, 462 participants or 69% were converted to regular members.

Committee Meetings & Training. EDCOM had six consultative meetings with EDCOM facilitators. On November 4, 2022 EDCOM facilitators participated in the Basic Training on How to Navigate Zoom that was facilitated by personnel from the head office. The zoom training was aimed to equip the facilitators with basic knowledge and skills in using the Zoom platform when conducting virtual PMES.

ICAT Interviews and Counseling. A total of 368 applicants were interviewed and counseled which 25 of them were retained equivalent to 6.79% of the applicants who signified intention to terminate their membership.

PHCCI Online Refresher Course. A total of 16 members who took the course for membership and loans.

Coopag-urusa. A total of 3000 hard copies of the newsletter have been published and released to the members-owners of the cooperative. An upcoming issue is in the works already.

### *Mediation and Conciliation Committee*

The Mediation and Conciliation Committee chaired by Mr. Rellier B. Meribeles together with Mr. Danilo D. Pano and Ms. Rosemarie S. Cumla, CDA accredited mediator, spearheaded the conduct of 39 mediation sessions among branches and satellite offices of PHCCI-MPC Tacloban. The committee was able to mediate 380 delinquent accounts, of which 362 accounts were mediated successfully while 18 accounts were considered failed mediation. Through the efforts of the committee and the PHCCI-MPC Tacloban management, the cooperative was able to collect a total of ₱4,631,169.26 from the 362 successfully mediated accounts in payment of their past due loan obligations.

### *Ethics Committee*

During the year 2022, only one person (Dr. Antonio E. Lim, Jr.) served the Ethics Committee who automatically became the Chairperson while the term of one member (Mr. Benjie Arias) already ended.

The Chairperson has the following to report:

- a. Participated actively in most of the Joint Board and Officers monthly and Special meetings whether by Zoom or face-to-face.
- b. Attended the following activities:
  - b.1. Jan. 7-Year-End Assessment and Annual Planning for 2022

- b.2. June 4 – General Assembly for Tacloban, Babatngon and Tanauan cluster at Leyte National High School Gym
- b.3. June 12 – General Assembly for Alang-alang, Carigara cluster in Alang-alang
- b.4. June 19 – General Assembly in Borogan, Samar
- b.5. June 26 – General Assembly in Sogod, Southern Leyte
- b.6. October 15 – Cooperative Month Celebration, Marcos Beach Resort, San Jose, Tacloban City
- b.7. December 3 – Christmas Lighting of the PHCCI-MPC Winter display, Main Building, Real St.
- c. Conducted an evaluation of the PHCCI-MPC Coopagurusa Newsletter, Issues 1.0, 1.1, 1.3, 1.4 and January – June 2021. A report was presented during the Joint BOD and Officers Monthly Meeting held at Fr. Flan Duffy Building on February 25, 2023.

### *Credit Committee*

The Credit Committee is tasked to review loan applications of member-borrowers whose cumulative exposure will be more than Five Hundred Thousand Pesos (Php500,000). From January to December 2022, the Committee reviewed a total of Fifty-Seven Million Seven Hundred Twenty-Seven Thousand and Eight Hundred Seventy Pesos (Php57,727,870) loan applications filed by seventy-four (74) members. Majority (25 or 33%) of those processed were for Auto Loan. In terms of the number of borrowers per branch, almost 73% (54) came from the Tacloban Branch. No loan applications were reviewed from the Babatngon, Borongan and Abuyog satellite offices.

### *Delinquency Control Committee*

The year 2022 is still in the process of recovery brought on by the pandemic, and inflation remains the most-cited risk to domestic economies with the average inflation rate standing at 5.8 percent. As an effect, members are struggling with the rapidly increasing cost of basic commodities that resulted in fewer repayments of loan or default of paying their obligations. Despite the challenges, the Delinquency Committee chaired by Dir. Sarah T. Agner and its committee members provided full support to the management to address the delinquency issue by formulating policy guidelines such as; Foreclosure Policy, Small Claims Policy, BP 22 and Estafa Policy and the Improved Loan Rescheduling Policy (program for MIGS), monitoring of loan related court cases and creation of remedial unit.

The cooperative always looks for a better and convenient way to assist our delinquent members in order to update their obligations by offering different loan programs, payment schemes, counseling and lastly introducing our accredited payment centers that would minimize delayed payments due to distance.

Credit Investigation (C.I.) process was also improved and involved personnel attending webinars to gain additional knowledge on the function and proper education during loan orientation was also given emphasis to manage delinquency.

Loan Recovery Program, SMS Text blast on loan due dates, Writing off for dormant and deceased accounts continuously implemented and enhancing the collection strategy through online monitoring and re-assignment of areas handled that can focus on current and past due accounts. Sending of collection notices, Mediation process, filing of Foreclosure, Collection Sum of Money and small claims is also part of the management action for delinquent members.

The Committee also recommended to management the monitoring and priorities of Accounts that has a huge impact on delinquency. As of December 31, 2022, the Portfolio at Risk (PAR) stood at 48% from 53% of 2021.

A significant reduction of 17M PAR amount and 5% PAR rate respectively was one of the accomplishments that show the attainment of a 48% target rate for the year 2022. This is all because of the support provided by our Board of Directors and cooperation among members who truly care and trust our cooperative.

The Delinquency Committee shall continue to support the management initiatives and programs for the member-owners to recover and update loan dues despite the economic crisis as we help members help themselves.

### *Gender and Development Committee*

The Gender and Development Committee chaired by Ms. Ma. Jenny C. Advincula presented to the Board the aspects of GAD Mainstreaming and the conduct of Gender Analysis in accordance with the CDA MC 2013-22 "Guidelines on Mainstreaming Gender and Development (GAD) in Cooperatives", and other gender related researches. Moreover, the GAD Committee likewise recommended the proposed programs, policies, activities, and projects for PHCCI-MPC Tacloban.

# Audit Committee Report

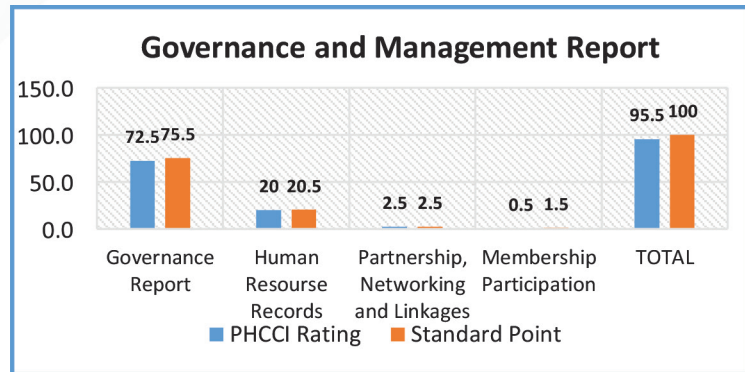
(Per Audited FS 2022)

The committee presents hereunder the status of the Financial Condition of PHCCI-MPC Tacloban based on the 2022 Audited Consolidated Financial Statements for the current year ended December 31, 2022, using Performance Audit Report as mandated on Memorandum Circular 2022-04 approved by the Cooperative Development Authority (CDA).

The Performance Audit Report is comprising of Governance and Management Report (**GMR**) and Financial Performance of Cooperative with different ratio indicators such as: **Stability**, **Turnover Ratio**, **Efficiency**, **Profitability** and **Structure of Assets (STEPS)**.

## Governance and Management Report

This report highlights the Governance Report, Management Report/Record, Partnership, Networking and Linkages, and Membership Participation. As a result of our audit, the cooperative got a rating of 95.5 with the standard rate of 100.



## Financial Performance of Cooperative

Financial Performance measure and analyze the cooperative overall financial health over a given period. This will help to track the progress made in essential areas of the cooperative performance.

**STABILITY** – This indicator focuses on how much debt can be supported by the Coop and whether debt and equity are balanced.

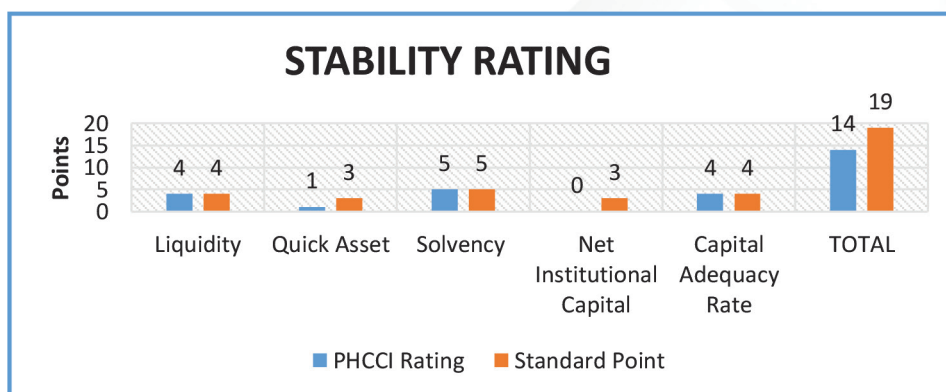
**Liquidity** – This indicator measures the cooperative’s ability to meet its short term obligations as it falls due. As of 2022, the liquidity point is **4** which is equal to the standard points of 4.

**Quick Asset** - This indicator measures the cooperative’s ability to pay its current liabilities using its quick assets. As of 2022, quick asset point is **1** which is less than the standard points of 3.

**Solvency** - This indicator measures the degree of protection that the cooperative has for member’s savings and share capital contribution in the event of liquidation of the cooperative’s assets and liabilities. As of 2022, the solvency point is **5** which is less than the standard points of 5.

**Net Institutional Capital** - This indicator measures the level of institutional capital to absorb potential losses. As of 2022, net institutional capital point is **0** which is less than the standard points of 3.

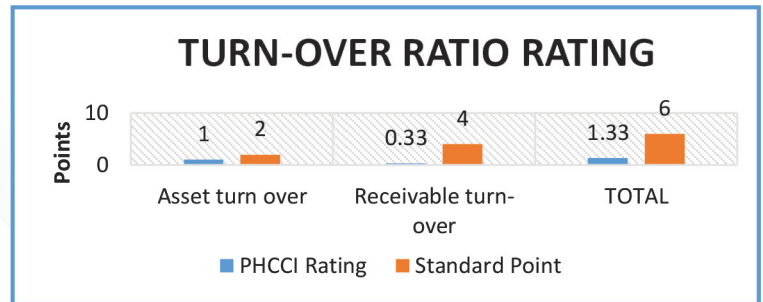
**Capital Adequacy Rate** - This indicator measures the sufficiency of the capital to cover the risk assets. As of 2022, the capital adequacy point is **4** which is equal to standard points of 4.



**Turnover Ratio** – This indicator calculates the quantity of any asset which is used by a cooperative to generate revenue.

**Asset Turnover** – This indicator measures how efficiently the cooperative uses its asset to generate revenue. As of 2022, Asset Turnover point is 1 which is less than the standard points of 2.

**Receivable Turnover** – This indicator measures the number of times receivables are collected within the reporting period. As of 2022, Receivable Turnover point is 0.33 which is less than the standard points of 4.



**Efficiency** – This indicator shows the operation and administrative efficiency of the cooperative. It determines the ability of the Coop to generate sufficient income to cover expenses related to the operation.

**Administrative Efficiency** – This indicator measures the cost of efficiently managing the cooperative’s assets. As of 2022, administrative efficiency point is 4 which is equal to the standard points of 4.

**Cost of External Borrowing Rate** – This indicator measures the efficiency of borrowings in financing its operation. As of 2022, the cost of external borrowing point is 3 which is equal to standard points of 3.

**Cost of Borrowings from Members** – This indicator measures the efficiency of borrowings from members in financing its operation. As of 2022, cost of borrowing from members’ point is 3 which is equal to standard points of 3.

**Cost per Volume of Business** – This indicator measures the efficiency in managing the cooperative’s business. As of 2022, cost per volume of business point is 3 which is equal to standard points of 3.

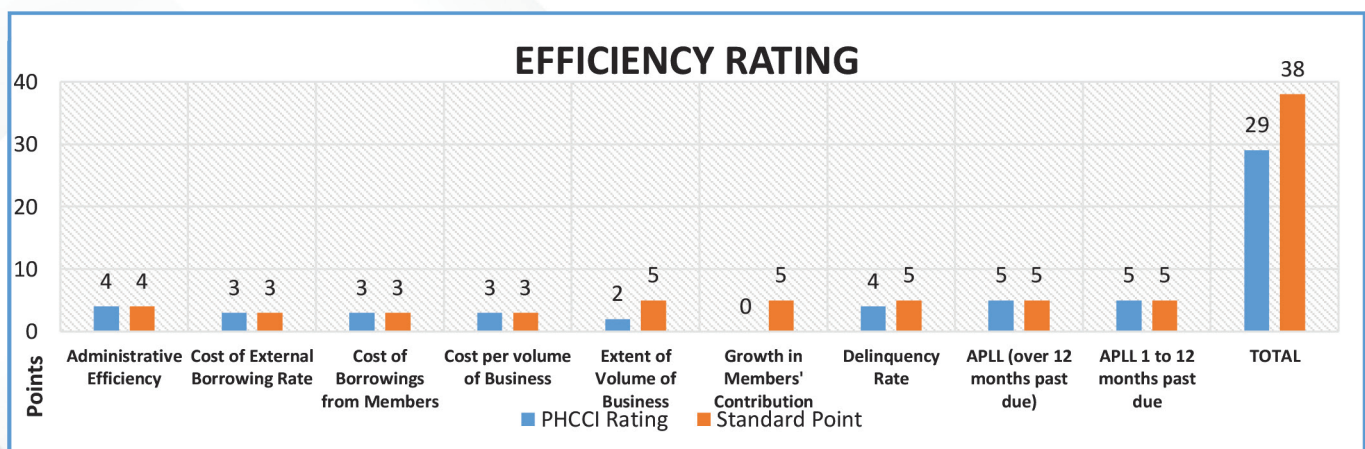
**Extent of Volume of Business** – This indicator measures the ability of the cooperative to use the assets to generate business. As of 2022, extent of volume of business point is 2 which is less than the standard points of 5.

**Growth in Members’ Contribution** – This indicator measures the ability of the cooperative to encourage members to increase their capital contribution. As of 2022, growth in members’ contribution point is 0 which is less than the standard points of 5.

**Delinquency Rate** – This indicator measures the risk of default in the portfolio or the rate of uncollectible accounts. As of 2022, delinquency rate point is 4 which is less than the standard points of 5.

**Adequacy of Provisioning of APLL (over 12 months past due)** – This indicator measures the adequacy of the allowance for expected losses on loans for over 12months past due. As of 2022, APLL (over 12 months past due) point is 5 which is less than the standard points of 5.

**Adequacy of Provisioning of 1 to 12 months past due** – This indicator measures the adequacy of the allowance for expected losses on loans for 1 to 12months past due. As of 2022, APLL point is 5 which is less than the standard points of 5.

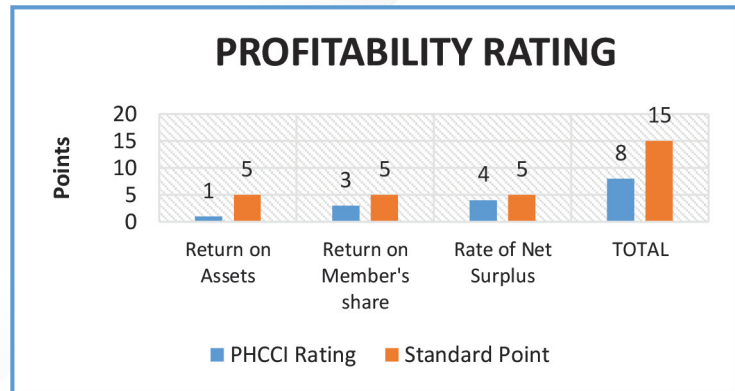


**Profitability** – This indicator used to evaluate the company’s ability to generate income as compared to its expenses and other cost associated with the generation of income during a particular period.

**Return on Assets** – This indicator measures the capacity of assets to generate income. As of 2022, return on asset point is **1** which is less than the standard points of 5.

**Return on Member’s Share** – This indicator measures the earning capacity of member’s share capital. As of 2022, return on member’s share point is **3** which is less than the standard points of 5.

**Rate of Net Surplus** – This indicator measures the capacity of the cooperative to generate surplus. As of 2022, return on net surplus point is **4** which is less than the standard points of 5.



**Structure of Assets** – This indicator help ascertains the quality and structure of assets of the coop and assess the effective use of these assets to operate revenue.

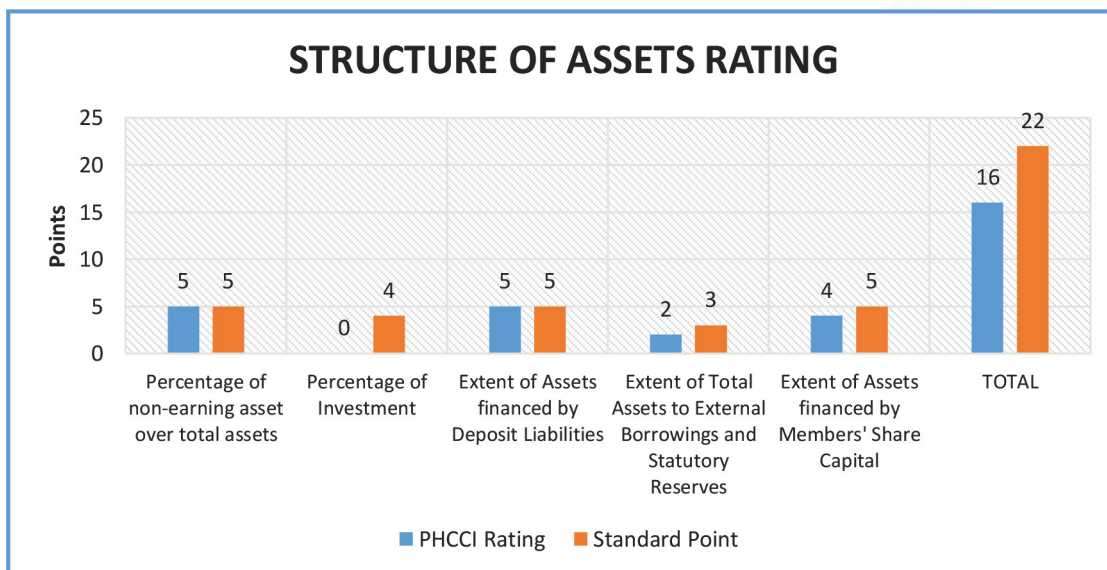
**Percentage of Non-Earning Asset Over Total Assets** - This indicator measures the percentage of total assets that are not producing income. As of 2022, percentage of non-earning asset over total asset equivalent point is **5** which is equal to standard points of 5.

**Percentage of Investment** - This indicator measures the degree of assets devoted to investments. As of 2022, percentage of investment equivalent point is **0** which is less than to standard points of 4.

**Extent of Assets Financed by Deposit Liabilities** - This indicator measures the extent of assets financed by deposit liabilities. As of 2022, extent of assets financed by deposit liabilities point is **5** which is equal to standard points of 5.

**Extent of Total Assets to External Borrowings and Statutory Reserves** - This indicator measures the extent of assets financed by external borrowings and statutory reserve. As of 2022, extent of total assets to external borrowings and statutory reserves point is **2** which is less than the standard points of 3.

**Extent of Assets financed by Members’ Share Capital** - This indicator measures the degree of participation of members’ share to total assets. As of 2022, extent of assets financed by members’ share capital point is **4** which is less than the standard points of 5.



## ACCOMPLISHMENT – January 1 to December 31, 2022

- ✓ Supervised the Internal Audit unit on their Audit Plan Activities for the whole year.
- ✓ Evaluated the Internal Audit unit on their completion performance evaluation and discussed on the areas for improvements.
- ✓ Monitored and Evaluated the adequacy and effectiveness of the Cooperative's Internal Control system.
- ✓ Reviewed and evaluated the effectiveness and efficiency of Internal audit program and techniques to be used.
- ✓ Reviewed and approved audit scope and frequency.
- ✓ Revisited the Internal Audit Plan and Budget.
- ✓ Monitored the accomplishments and audit process of Internal audit unit.
- ✓ Discussed and approved the overall plans of the Committee and Internal Audit Unit.
- ✓ Conducted audit committee meetings with Internal Audit unit to discuss audit plans and audit findings.
- ✓ Reviewed audit findings and discussed with the management about audit observations, recommendations and actions taken.
- ✓ Attended Official seminars/trainings/meetings related to the Cooperative.
- ✓ Attended meetings with the different cooperative committees.

  
**ROSEMARIE S. CUMLA**  
Audit Committee Chairperson



## Election Committee Report

The Election Committee conducted 8 meetings and attended 12 joint BOD and Officers meeting in 2022.

The EleCom supervised the conduct, manner and procedure of election and other election related activities of the cooperative.

The committee reviewed and refined the Election Guidelines of the cooperative and incorporated the amendments which were approved by the General Assembly.

The committee in cooperation with the coop management and the IT department implemented the e-voting system in 2022 in collaboration with Digi Cooperative. Discussions continued in succeeding meetings of the EleCom and Management and studied on how to effectively and efficiently operationalize the conduct of election using PHCCI coop digital operating system.

The EleCom provided full support and cooperation to the Board and the Cooperative in all other related activities of the PHCCI cooperative.

The result of the 2022 PHCCI Election is as follows:

NAME	TERM OF OFFICE	VOTES GARNERED	RANKING
<b>Board of Directors</b>			
Agner, Sara	3 <sup>RD</sup> Term	1429	2
Banzon, Joyce	2 <sup>ND</sup> Term	1326	5
Bernardo, Nelson	2 <sup>ND</sup> Term	1539	1
Lagutan , Imelda	3 <sup>RD</sup> Term	1404	3
Tabungar, Lilibeth	3 <sup>RD</sup> Term	1385	4
<b>Audit Committee</b>			
Cumla, Rosemarie	3 <sup>RD</sup> Term	1781	1
<b>Election Committee</b>			
Clarín, Evelyn	2 <sup>ND</sup> Term	1576	1
Pilapil, Marissa	2 <sup>ND</sup> Term	1566	2

An organizational meeting was conducted on July 6, 2022 and elected the following:

BOD Chairperson: Nelson Bernardo  
 1st vice Chairperson: Lilibeth Tabungar  
 2nd Vice Chairperson: Sara Agner

Oathtaking of the Elected Officers was administered by the PHCCI Legal officer, Atty. Jinky Lesiguez.

  
 MARISSA M. PILAPIL  
 SECRETARY

  
 VIRGELIA V. AMPLAYO  
 VICE CHAIRMAN

  
 EVELYN D. CLARIN  
 CHAIRMAN

## 2023 MANAGEMENT REPORT

*“Sama-samang Pasiglahin ang Ekonomiya sa Pamamagitan ng ating Kooperatiba”*

*As the trusted cooperative in 53 years of uplifting the lives of our members and the community through effective and efficient use of financial and allied services, our mission continues in helping our members, help themselves.*

Our theme “Sama-samang pasiglahin ang ekonomiya sa pamamagitan ng ating kooperatiba” conveys optimism to our fundamental principles in supporting the economic growth which play a vital role in helping our members achieve their financial goals, become adaptive in the changing world and embrace new opportunities and challenges for a sustainable future.



### MEMBER AND COMMUNITY EXCELLENCE

In response to member’s clamor for change and development, significant progress has been made in order to enhance member’s good quality experience and customer friendly environment. We continue to execute our strategies in providing better satisfaction to our members ensuring that we always there in good and bad times, for that is what coop is all about.

We have donated a total amount of **711K** of relief assistance, financial assistance and health kits using our community development fund for our Tabang ni PHCCI program to the victims of Typhoon Odette in Southern, Leyte and Duterte Legacy Caravan in partnership with CDA to the victims of Typhoon Agato respectively. Beneficiaries are not only our members but the small cooperatives in Region VIII, applying the small, big brother concept including our affected affiliates and the community in general as we continue to uphold the principles of the cooperative, “Cooperation among cooperatives and Concern for community”.

Partnership and cooperative affiliation to LGU continues and the adoption of CDA programs form part of the cooperative action plans and aims to realize this year 2023. We also provided financial assistance in a total amount of **7.4M** to our **192** beneficiaries for the year 2022 taken from our Coopagtutulungan fund. This is a special program extended to the family of cooperative members upon death.

PHCCI continues to improve and enhance its products and services delivery in an effort to increase availment of auxiliary services to ensure equal access to service delivery. FREE online and on-site medical consultation and dental services were continuously offered to our members with a total number of **1,403** availers (**955** availed our dental care and **448** for medical care) for the year.

Through the support of our Board of Directors and recommendation from the Members Welfare, Marketing and Education and Training Committee, our audited active regular membership increased to **28,644** members and welcomed **1,852** new members through the implementation of enhanced marketing online transactions and promotional strategies. Star members are able to receive a total incentive of **700k** on top of privileges the cooperative offers. To date, star members grew at **1,003** with additional **205 more** for the year 2022. Trust and confidence of our members towards the cooperative is truly imminent.

**Pre-Membership Education Seminar (PMES)** is scheduled weekly thru online and face to face as one of the requirements to become a regular member of the cooperative. The cooperative is compliant to all Government regulatory requirements, compliance to CISA, Data Privacy Act (with approved policy guidelines), BIR regulations and most especially to the Cooperative Development Authority (CDA) as the lead agency for the development of the cooperatives.

*“Through technology, we continue to connect and integrate transactions that are convenient to our members. We finally revived the operation of our Automated Teller Machine (ATM) which is now operating to our three (3) branch offices, partnered with payment centers, improved on-line transactions, more SMS txt blast sent to members, and market cooperative products through digitalization”.*

With business transformation and innovations at work, our cooperative once again given the highest recognition as **Top Performing Cooperative in Tacloban City for the year 2022** for 12 consecutive years and was also a recipient as “**Asia’s Premium Multi-Purpose Cooperative of the Year**” from the Asia’s Golden Icons Awards held in Manila. Such recognitions put us in pedestal as achievers with significant impact in the community or has shown excellence in their area of expertise.

We also joined the **1st ever Billionaire Cooperatives Congress** organized by the Cooperative Development Authority (CDA) that aims to encourage greater collaboration between and among billionaire cooperatives in pursuing development programs that ensure intergenerational sustainability. All these were made possible through the utmost support of our dear cooperators and co-op affiliates as we continuously helped members build the growth of our economy in general.

## **INTERNAL BUSINESS PROCESS**

Through members’ feedback and suggestions, we were able to deliver new and enhanced loan products to our members to compete with micro and other institutions. Revisit and recommend policies that focus on the strengthening of our relationship to our members who are our utmost priority. Technology was optimized by enhancing on-line based transactions and or processes for payments and deposits, loan application and membership application to improve customer service, boost productivity and gain a competitive advantage.

Thankfully, the BOD approved the revival of our ATM as added service to our members and at the same time, assist the operations in unloading over the counter transactions like disbursements of loan releases or withdrawals.

Increase partnership with remittance partners already in process and soon, launch additional partner centers that will cater the need of our members and make it more convenient in paying their loans and contributions.

In addition, image branding through renovation of our offices, improved accountable forms, social media lay-outs and other building improvements promotes confidence to our growing members which make us proud members of PHCCI, looking back to our humble beginnings. All these achievements we offer all for the glory of God thru Mama Mary for the divine intervention and for the complete trust and full support of the active members of the cooperative.

## **ORGANIZATIONAL CAPACITY**

We are committed to creating a workplace where our employees can deliver on our purpose, bring out the best in each other, and achieve their potential.

Through the Board of Directors approval, the management was able to revisit our organization structure and recommend policy guidelines that will help benefit our employees. Manpower complements and new salary structure was approved in order to support the management and lead to employee motivation and higher productivity.

The management also implemented the new performance management system (PMS) to assist leaders coach employee performance, work effectively and help develop their talent toward optimal performance.

Training and development, forms part of the cooperative goal to widen the scope of employee learnings. Health and wellness were also offered that will help employees perform better and enhance job satisfaction.

## **FINANCIAL/RESOURCE MANAGEMENT**

Forward-thinking, commitment and determination, management continued its genuine service to the members and the community it serves.

Total Revenue (Interest on loans + Service Fees + Fines Surcharges) from 116M to **124M**; Net Surplus from 17M to **31M** equivalent to 82% increased.

Gross Loan Receivable now at **1.17B** with a Total Asset from 1.77B to **1.83B** or equivalent to **3%** and soon, with God’s guidance, **2B** assets for the year 2023!

Portfolio at risk (PAR) rate target of 48% was attained and able to reduce the delinquency amount to **17M**. Though more strategies are still needed in order to reduce delinquency so as to be compliant with CDA requirement in terms of financial ratio requirement.

A member Share Capital amount of **754M** or an increase of 3% against 732M last year was noted with a total interest income earned from bank and investment of **29M** for year 2022 against 22M last year. The increase in deposits and income from banks proved that the cooperative is stable and self-sufficient.

Collection through our payment partners (RD pawnshop, M Lhuiller, LBC, PNB and Palawan pawnshop) has also significantly contributed a big impact on the collection of payments and deposits from our members monitored by our accountant and its team. An improved collection of **18%** from an approximate **8.7M** in 2021 collected amount, increased to **10.3M** in 2022.

Noteworthy of this, we recognized the efforts of our top **management, branch managers and satellite heads** who contributed to the progress in terms of financial aspects by applying different strategies to meet our desired target through implementation of loan programs, coop enhanced policies and mediation process. The management also entered into compromise agreement, court filing, foreclosure, loan portfolio monitoring and imposition of intensified collection strategies. We need to deliver competitive performance despite the operational challenges.

### **OUTLOOK FOR 2023**

We shall remain focused on playing our part to support our members need and satisfaction by promoting financial stability and encouraging growth. Following are some of the 2023 plans to be undertaken:

1. Conversion of our Tanauan Satellite Office to Branch Office to serve the nearby municipalities.
2. Renovate and Expand PHCCI-MPC Tacloban Branch Office and Head Office building
3. Conversion of satellite office to a branch office
4. Open a potential branch to widen the scope of the cooperative
5. Purchase properties for cooperative office location
6. Maximize the productive utilization of the cooperative's ROPA (Real and Other Properties Acquired)
7. Continued introduction of ONLINE transactions to cater the need of our members.
8. Increased partnership with accredited payment centers
9. Realization of Business Continuity Plan for typhoon and fire

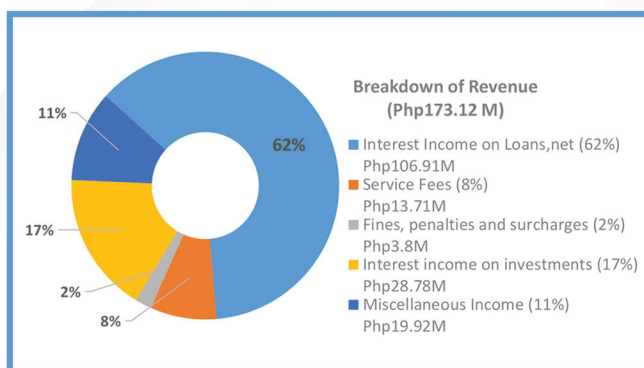
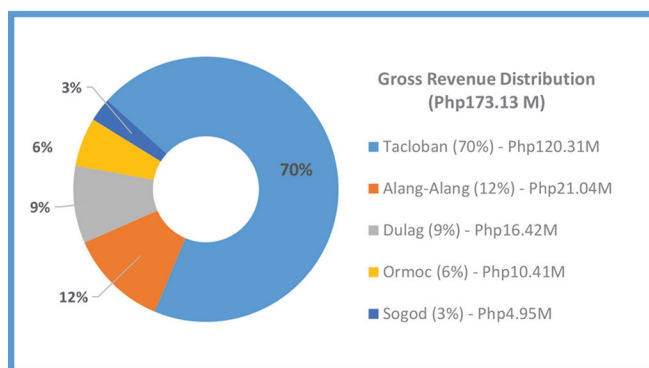
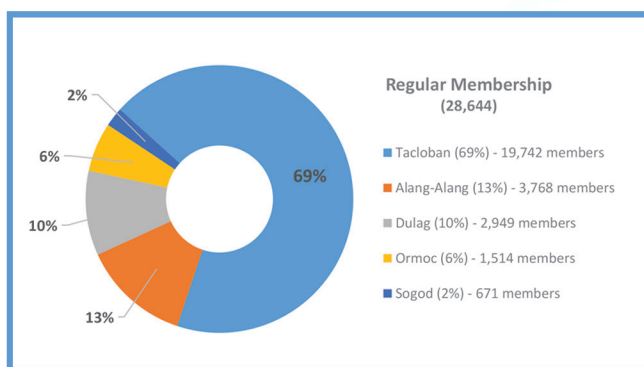
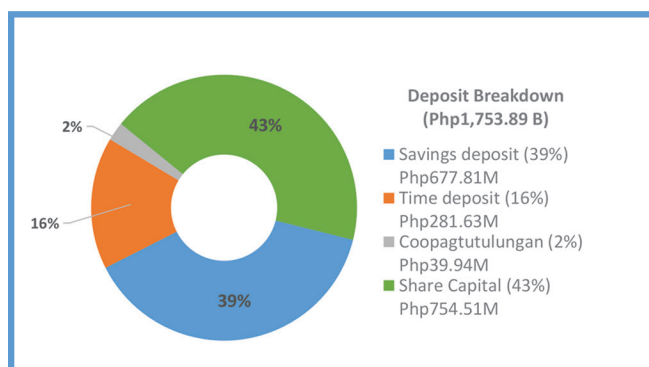
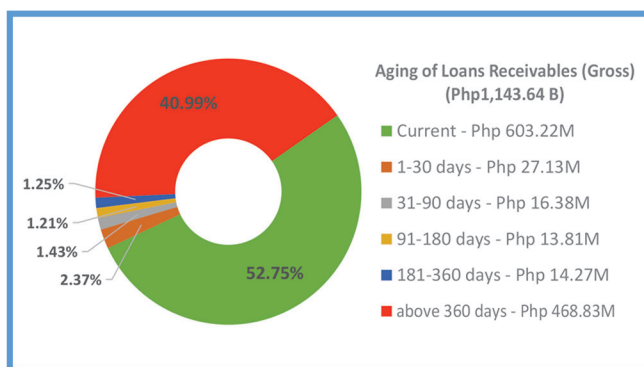
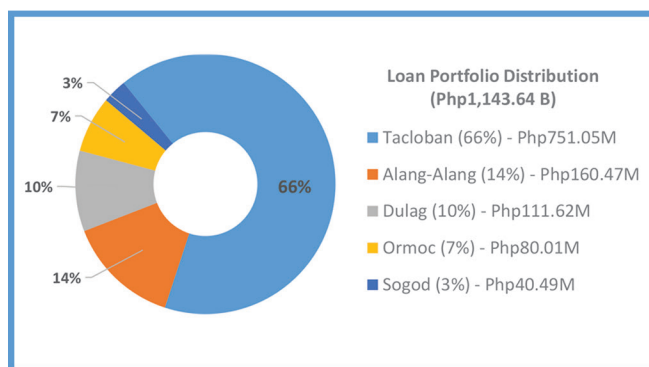
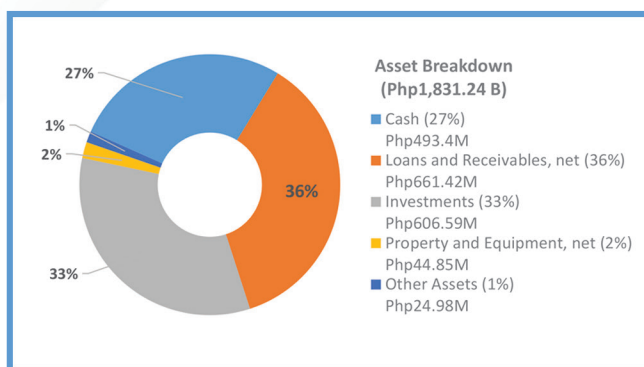
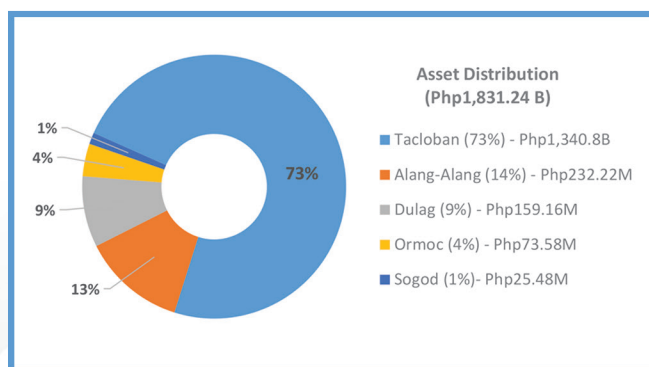
*“There will be more services and loan facilities coming in 2023 to support our action plans and targets. We will no longer require co-maker for secured loans, updated credit manual, usage of ATM cards to our members, improved online platforms, programs for elderly, and other loan programs, allowing greater flexibility and convenience to our members. Our cooperative has been, and still remains, a strong financial institution. We are committed to become the Premier Cooperative in Eastern Visayas. We will achieve our targets and goals by making decisions that are right for **our members, our employees, and our cooperative**”.*

Finally, I would like to thank our management staff, managers and satellite heads for the hard work and dedication in providing service to our members and without whom our 2022 accomplishments would not have been possible. To the Board of Directors, officers and area coordinators/volunteers thank you for your continued support, time, generosity and professionalism as partners for success. Lastly, to our valued coop members for continued patronage, trust and loyalty to the cooperative, kudos to all of you! Maraming salamat po! Mabuhay ang PHCCI-MPC Tacloban!



**ELIZABETH L. PRETENCIO**  
OIC-General Manager/Asst. GM for Operations

# 2021 PHCCI At A Glance



## 2022 COOPAGTUTULUNGAN BENEFITS

Branches/ Satellite Office	January		February		March		April		May		June	
	Number of Claimants	Amount	Number of Claimants	Amount	Number of Claimants	Amount	Number of Claimants	Amount	Number of Claimants	Amount	Number of Claimants	Amount
Tacloban	11	470,000.00	13	550,000.00	11	410,000.00	8	200,000.00	9	260,000.00	10	340,000.00
Dulag	1	10,000.00	1	10,000.00	2	45,000.00	2	80,000.00				
Alang-Alang	3	210,000.00	2	20,000.00	1	10,000.00	1	10,000.00	1	70,000.00		
Ormoc	2	80,000.00										
Sogod												
Babatngon	1	70,000.00	1	10,000.00			1	70,000.00				
Borongan					1	70,000.00			1	70,000.00		
Tanauan			1	10,000.00	1	70,000.00	1	70,000.00	2	140,000.00		
Carigara									1	70,000.00		
Abuyog									1	70,000.00		
<b>TOTAL</b>	<b>18</b>	<b>840,000.00</b>	<b>18</b>	<b>600,000.00</b>	<b>16</b>	<b>605,000.00</b>	<b>13</b>	<b>430,000.00</b>	<b>15</b>	<b>680,000.00</b>	<b>10</b>	<b>340,000.00</b>

Branches/ Satellite Office	July		August		September		October		November		December	
	Number of Claimants	Amount	Number of Claimants	Amount	Number of Claimants	Amount	Number of Claimants	Amount	Number of Claimants	Amount	Number of Claimants	Amount
Tacloban	9	295,000.00	14	330,000.00	12	420,000.00	12	600,000.00	12	540,000.00	11	530,000.00
Dulag			1	10,000.00			2	80,000.00	2	20,000.00	1	70,000.00
Alang-Alang			2	80,000.00	3	90,000.00			2	80,000.00		
Ormoc			2	140,000.00			1	70,000.00				
Sogod	1	10,000.00			1	10,000.00						
Babatngon					1	70,000.00						
Borongan			1	70,000.00			1	70,000.00	1	10,000.00		
Tanauan			2	140,000.00			1	10,000.00	1	70,000.00	2	80,000.00
Carigara							1	10,000.00				
Abuyog					1	70,000.00	2	20,000.00				
<b>TOTAL</b>	<b>10</b>	<b>305,000.00</b>	<b>22</b>	<b>770,000.00</b>	<b>18</b>	<b>660,000.00</b>	<b>20</b>	<b>860,000.00</b>	<b>18</b>	<b>720,000.00</b>	<b>14</b>	<b>680,000.00</b>

### COOPagtutulungan Claims

Branches/ Satellite Office	CONSOLIDATED	
	Number of Claimants	Amount
Tacloban	132	4,945,000.00
Dulag	12	325,000.00
Alang-Alang	15	570,000.00
Ormoc	5	290,000.00
Sogod	2	20,000.00
Babatngon	4	220,000.00
Borongan	5	290,000.00
Tanauan	11	590,000.00
Carigara	2	80,000.00
Abuyog	4	160,000.00
<b>TOTAL</b>	<b>192</b>	<b>7,490,000.00</b>

### New COOPagtutulungan Members

Branches/ Satellite Office	No. of Members
Tacloban	766
Dulag	129
Alang-Alang	154
Ormoc	169
Sogod	70
Babatngon	66
Borongan	77
Tanauan	109
Carigara	127
Abuyog	93
<b>TOTAL</b>	<b>1,760</b>

# 5-Year Consolidated Comparative Performance

## STATEMENT OF FINANCIAL CONDITION

	December 2018	December 2019	December 2020	December 2021	December 2022
<b>ASSETS</b>					
Cash and cash equivalent	393,958,529	505,258,697	559,578,847	556,415,707	483,889,665
Loan and receivables, net	988,336,198	877,228,453	824,579,393	731,098,318	670,920,654
Other current assets	3,952,233	2,928,781	2,347,854	2,860,151	5,278,581
Investments	396,166,920	396,784,015	408,617,603	545,087,414	623,205,509
Property and equipment, net	26,989,031	36,024,376	33,980,730	34,727,077	46,427,954
Other non-current assets, net	2,733,084	2,486,936	13,003,498	13,553,522	1,519,049
<b>TOTAL ASSETS</b>	<b>1,812,135,995</b>	<b>1,820,711,258</b>	<b>1,842,107,925</b>	<b>1,883,742,189</b>	<b>1,831,241,412</b>
<b>LIABILITIES AND MEMBERS' EQUITY</b>					
<b>LIABILITIES</b>					
Deposit liabilities	924,606,523	905,571,644	929,794,092	942,512,822	959,437,670
Interest on capital and patronage refund	31,774,529	33,311,093	12,785,478	12,027,768	18,697,815
Due to CETF	2,629,138	2,738,893	1,040,631	986,508	1,335,558
Accrued and other current liabilities	54,843,678	48,385,881	47,702,496	58,886,210	36,312,375
Loan Payable	129,412	-	-	-	-
Other non-current liabilities	48,973,701	51,859,030	45,510,380	39,014,543	54,387,066
<i>Total Liabilities</i>	<i>1,062,956,981</i>	<i>1,041,866,541</i>	<i>1,036,833,077</i>	<i>1,053,427,851</i>	<i>1,070,170,484</i>
<b>MEMBERS' EQUITY</b>					
Paid-up share capital	675,182,037	697,415,464	722,681,829	739,708,757	754,514,240
Donations/ Grants	2,074	-	-	-	-
Statutory fund	70,008,402	76,205,497	76,777,870	79,898,307	1,670,092
Other funds	4,185,124	4,950,244	5,469,554	4,726,487	-
Unrealized gain/(loss) on available-for-sale financial assets	- 198,623.00	273,512.00	345,595	5,980,787	4,886,596
<i>Total Members' Equity</i>	<i>749,179,014</i>	<i>778,844,717</i>	<i>805,274,848</i>	<i>830,314,338</i>	<i>761,070,928</i>
<b>TOTAL LIABILITIES AND MEMBERS' EQUITY</b>	<b>1,812,135,995</b>	<b>1,820,711,258</b>	<b>1,842,107,925</b>	<b>1,883,742,189</b>	<b>1,831,241,412</b>

## STATEMENT OF OPERATIONS

	December 2018	December 2019	December 2020	December 2021	December 2022
Revenues	151,274,102	141,447,617	99,261,755	116,311,925	124,427,483
Less: Financing Cost	- 11,117,880	- 10,572,667	- 10,827,169	- 10,658,005	- 10,552,187
<i>Gross Income</i>	<i>140,156,222</i>	<i>130,874,950</i>	<i>88,434,586</i>	<i>105,653,920</i>	<i>113,875,296</i>
Add: Other Income	31,227,936	42,298,770	32,543,127	29,651,568	48,574,789
Less: Administrative and operating expenses	- 126,750,247	- 125,911,832	- 111,306,761	- 119,177,748	- 130,738,920
Add: Prior years adjustment	758,273	325,387	8,594,017	1,054,785	-
<b>Net Surplus for Allocation</b>	<b>45,392,184</b>	<b>47,587,275</b>	<b>18,264,969</b>	<b>17,182,525</b>	<b>31,711,165</b>

# 2023 Projected

	Tacloban Branch	Alang-Alang Branch	Dulag Branch	Ormoc Branch	Sogod Branch	Babatngon Satellite
<b>ASSETS</b>						
Current assets						
Cash and Cash Equivalents	250,000,000.00	61,000,000.00	61,200,000.00	4,000,000.00	3,000,000.00	20,000,000.00
Loan Receivables, net	359,717,844.03	110,965,763.64	63,742,423.14	80,622,713.00	65,574,058.72	30,600,462.78
Other current assets	3,514,617.73	179,660.58	258,355.24	306,602.19	330,883.20	75,509.65
<b>Total current Asset</b>	<b>613,232,461.76</b>	<b>172,145,424.22</b>	<b>125,200,778.38</b>	<b>84,929,315.19</b>	<b>68,904,941.92</b>	<b>50,675,972.44</b>
Non-current assets						
Investments	600,000,000.00	41,000,000.00	2,000,000.00	-	-	4,200,000.00
Property and equipment, net	22,243,888.81	10,069,675.93	12,325,397.95	5,021,306.55	373,965.32	649,903.57
Other non-current assets, net	28,523,649.42	1,264,437.81	473,823.68	49,378.25	1,221,092.76	32,693.80
Due from/to HO/Branches	186,000,000.00					
<b>Total non-current assets</b>	<b>836,767,538.24</b>	<b>52,334,113.74</b>	<b>14,799,221.62</b>	<b>5,070,684.81</b>	<b>1,595,058.08</b>	<b>4,882,597.37</b>
<b>TOTAL ASSETS</b>	<b>1,450,000,000.00</b>	<b>224,479,537.96</b>	<b>140,000,000.00</b>	<b>90,000,000.00</b>	<b>70,500,000.00</b>	<b>55,558,569.81</b>
<b>LIABILITIES AND MEMBERS' EQUITY</b>						
<b>LIABILITIES</b>						
Current liabilities						
Deposit liabilities	748,051,293.48	76,706,128.43	64,550,239.96	9,615,815.86	6,934,815.39	28,797,987.36
Accrued and other current liabilities*	31,706,634.48	3,766,717.24	3,168,932.20	1,786,646.55	1,058,707.59	1,127,398.33
<b>Total current liabilities</b>	<b>779,757,927.96</b>	<b>80,472,845.67</b>	<b>67,719,172.16</b>	<b>11,402,462.41</b>	<b>7,993,522.98</b>	<b>29,925,385.69</b>
Non-current liabilities						
Other non-current liabilities	93,953,543.65	13,233,282.76	9,831,067.80	10,213,353.45	4,009,512.51	1,372,601.67
Due to/HO/Branches		53,055,840.94	13,808,760.04	29,615,740.31	33,460,478.39	2,402,236.48
<b>Total non-current liabilities</b>	<b>93,953,543.65</b>	<b>66,289,123.70</b>	<b>23,639,827.84</b>	<b>39,829,093.76</b>	<b>37,469,990.90</b>	<b>3,774,838.15</b>
<b>Total Liabilities</b>	<b>873,711,471.61</b>	<b>146,761,969.37</b>	<b>91,359,000.00</b>	<b>51,231,556.17</b>	<b>45,463,513.88</b>	<b>33,700,223.84</b>
<b>MEMBERS' EQUITY</b>						
Paid-up share capital	495,269,272.26	76,077,568.59	47,000,000.00	35,681,443.83	24,369,486.12	20,816,345.97
Undivided net surplus**	23,175,000.00	1,640,000.00	1,641,000.00	3,087,000.00	667,000.00	1,042,000.00
Statutory fund*	57,844,256.13	-	-	-	-	-
Other funds*						
<b>Total members' equity</b>	<b>576,288,528.39</b>	<b>77,717,568.59</b>	<b>48,641,000.00</b>	<b>38,768,443.83</b>	<b>25,036,486.12</b>	<b>21,858,345.97</b>
<b>TOTAL LIABILITIES AND MEMBERS' EQUITY</b>	<b>1,450,000,000.00</b>	<b>224,479,537.96</b>	<b>140,000,000.00</b>	<b>90,000,000.00</b>	<b>70,500,000.00</b>	<b>55,558,569.81</b>

\* Balances before distribution of 2022 Net Surplus



# Financial Condition

Carigara Satellite	Tanauan Satellite	Borongon Satellite	Abuyog Satellite	Combined Balances	2023 Projected Consolidated	2022 Actual	Variance 2023 Projected vs 2022 Actual
11,000,000.00	32,000,000.00	3,800,000.00	11,000,000.00	457,000,000.00	457,000,000.00	483,889,665.00	26,889,665.00
52,834,955.69	49,389,494.59	31,935,369.16	37,800,000.00	883,183,084.76	883,183,084.76	602,447,697.00	280,735,387.76
189,888.17	128,837.79	181,155.07	54,573.96	5,220,083.59	5,220,083.59	5,278,581.00	58,497.41
<b>64,024,843.86</b>	<b>81,518,332.38</b>	<b>35,916,524.23</b>	<b>48,854,573.96</b>	<b>1,345,403,168.34</b>	<b>1,345,403,168.34</b>	<b>1,091,615,943.00</b>	<b>253,787,225.34</b>
1,500,000.00	35,000,000.00	-	1,000,000.00	684,700,000.00	684,700,000.00	691,678,466.00	6,978,466.00
5,854,140.62	5,100,984.92	130,545.90	487,194.85	62,257,004.42	62,257,004.42	46,427,954.00	15,829,050.42
6,052,518.71	17,969.68	15,426.90	658,231.19	38,309,222.21	38,309,222.21	1,519,049.00	36,790,173.21
				186,000,000.00		-	0.00
<b>13,406,659.33</b>	<b>40,118,954.60</b>	<b>145,972.80</b>	<b>2,145,426.04</b>	<b>971,266,226.63</b>	<b>785,266,226.63</b>	<b>739,625,469.00</b>	<b>45,640,757.63</b>
<b>77,431,503.19</b>	<b>121,637,286.98</b>	<b>36,062,497.03</b>	<b>51,000,000.00</b>	<b>2,316,669,394.97</b>	<b>2,130,669,394.97</b>	<b>1,831,241,412.00</b>	<b>299,427,982.97</b>
18,409,171.78	58,113,469.57	6,821,034.13	23,200,000.00	1,041,199,955.96	1,041,199,955.96	979,471,043.00	61,728,912.96
928,263.03	1,962,643.55	651,684.52	741,628.97	46,899,256.46	46,899,256.46	36,312,375.00	10,586,881.46
19,337,434.81	60,076,113.12	7,472,718.65	23,941,628.97	1,088,099,212.42	1,088,099,212.42	1,015,783,418.00	72,315,794.42
4,571,736.97	6,037,356.45	1,348,315.48	1,258,371.03	145,829,141.77	145,829,141.77	54,387,066.00	91,442,075.77
32,232,508.29	4,473,602.52	14,240,833.03	2,710,000.00	186,000,000.00		-	0.00
36,804,245.26	10,510,958.97	15,589,148.51	3,968,371.03	331,829,141.77	145,829,141.77	54,387,066.00	91,442,075.77
<b>56,141,680.07</b>	<b>70,587,072.09</b>	<b>23,061,867.16</b>	<b>27,910,000.00</b>	<b>1,419,928,354.19</b>	<b>1,233,928,354.19</b>	<b>1,070,170,484.00</b>	<b>163,757,870.19</b>
18,739,823.12	47,439,214.89	12,467,629.87	21,036,000.00	798,896,784.65	798,896,784.65	754,514,240.00	44,382,544.65
2,550,000.00	3,611,000.00	533,000.00	2,054,000.00	40,000,000.00	40,000,000.00	31,711,165.00	8,288,835.00
-	-	-	-	57,844,256.13	57,844,256.13	30,041,073.00	87,885,329.13
				-	-	4,886,596.00	4,886,596.00
<b>21,289,823.12</b>	<b>51,050,214.89</b>	<b>13,000,629.87</b>	<b>23,090,000.00</b>	<b>896,741,040.78</b>	<b>896,741,040.78</b>	<b>761,070,928.00</b>	<b>135,670,112.78</b>
<b>77,431,503.19</b>	<b>121,637,286.98</b>	<b>36,062,497.03</b>	<b>51,000,000.00</b>	<b>2,316,669,394.97</b>	<b>2,130,669,394.97</b>	<b>1,831,241,412.00</b>	<b>299,427,982.97</b>

# 2023 Operational

	Tacloban Branch	Alang-Alang Branch	Dulag Branch	Ormoc Branch	Sogod Branch
<b>REVENUES</b>					
Interest on loans	64,066,000.00	15,795,000.00	12,409,000.00	12,187,600.00	5,381,120.00
Less: Interest rebates	2,000,000.00	400,000.00	300,000.00	200,000.00	110,000.00
Interest on loans, net	62,066,000.00	15,395,000.00	12,109,000.00	11,987,600.00	5,271,120.00
Service Fees	12,335,000.00	1,500,000.00	1,100,000.00	1,800,000.00	724,680.00
Fines/Surcharges	3,000,000.00	1,000,000.00	400,000.00	350,000.00	400,000.00
<b>Total Revenues</b>	<b>77,401,000.00</b>	<b>17,895,000.00</b>	<b>13,609,000.00</b>	<b>14,137,600.00</b>	<b>6,395,800.00</b>
<b>FINANCING COST</b>					
Financing Cost	8,000,000.00	1,000,000.00	700,000.00	110,000.00	65,000.00
<b>GROSS SURPLUS</b>	<b>69,401,000.00</b>	<b>16,895,000.00</b>	<b>12,909,000.00</b>	<b>14,027,600.00</b>	<b>6,330,800.00</b>
<b>OTHER INCOME</b>					
Membership Fees	120,000.00	25,000.00	20,400.00	24,000.00	19,200.00
Interest income - Bank deposits	70,000.00	20,000.00	15,000.00	6,000.00	2,000.00
Interest income - Investments	19,000,000.00	2,000,000.00	600,000.00	250,000.00	-
Miscellaneous income	8,000,000.00	1,640,000.00	900,000.00	500,000.00	390,000.00
<b>Total Other Income</b>	<b>27,190,000.00</b>	<b>3,685,000.00</b>	<b>1,535,400.00</b>	<b>780,000.00</b>	<b>411,200.00</b>
<b>ADMINISTRATIVE EXPENSES</b>					
Salaries and wages	13,000,000.00	6,000,000.00	4,350,000.00	4,500,000.00	2,230,000.00
Employees Benefits	7,000,000.00	3,000,000.00	2,500,000.00	2,000,000.00	1,500,000.00
Retirement Benefits	500,000.00	400,000.00	300,000.00	200,000.00	240,000.00
SSS/ECC/Philhealth/HDMF	1,400,000.00	600,000.00	500,000.00	500,000.00	230,000.00
<b>Total Administrative expenses</b>	<b>21,900,000.00</b>	<b>10,000,000.00</b>	<b>7,650,000.00</b>	<b>7,200,000.00</b>	<b>4,200,000.00</b>
<b>OPERATING EXPENSES</b>					
Affiliation Fee	3,000.00	5,000.00	3,000.00	5,000.00	-
Bank Charges	3,000.00	-	-	1,000.00	-
Cash Gift & Bonuses	4,500,000.00	100,000.00	122,400.00	55,000.00	7,500.00
Collection Expense	1,000,000.00	200,000.00	60,000.00	80,000.00	23,000.00
Communication Expenses	1,000,000.00	150,000.00	60,000.00	48,000.00	27,500.00
Depreciation and Amortization	5,000,000.00	500,000.00	1,080,000.00	324,000.00	140,000.00
Gas, Oil & Lubricants	1,000,000.00	250,000.00	200,000.00	230,000.00	110,000.00
General Assembly Meeting	1,000,000.00	200,000.00	200,000.00	200,000.00	60,000.00
General Support Services	3,500,000.00	1,000,000.00	700,000.00	232,800.00	235,000.00
Insurance	2,500,000.00	100,000.00	200,000.00	60,000.00	60,000.00
Litigation Expense	300,000.00	300,000.00	100,000.00	50,000.00	100,000.00
Meetings & Conferences	500,000.00	60,000.00	15,000.00	30,000.00	12,000.00
Members' Benefit Expense	5,000,000.00	620,000.00	405,000.00	210,000.00	112,500.00
Miscellaneous Expenses	120,000.00	30,000.00	10,000.00	8,800.00	2,500.00
Office Supplies	1,500,000.00	300,000.00	150,000.00	130,000.00	90,000.00
Officers' Honorarium & Allow.	500,000.00	120,000.00	100,000.00	50,400.00	20,000.00
Periodicals/Subscriptions	10,000.00	-	-	-	-
PMES Expenses	50,000.00	15,000.00	10,000.00	25,000.00	7,500.00
Power, Light and Water	1,700,000.00	600,000.00	250,000.00	144,000.00	170,000.00
Professional Fees	550,000.00	180,000.00	100,000.00	39,000.00	10,000.00
Promotional Expenses	300,000.00	50,000.00	40,000.00	36,000.00	38,000.00
Provision for Doubtful Accts	20,000,000.00	3,500,000.00	1,200,000.00	2,000,000.00	380,000.00
Rental Expenses	-	-	-	355,200.00	180,000.00
Repairs & Maintenance	1,000,000.00	500,000.00	80,000.00	120,000.00	50,000.00
Representation	30,000.00	50,000.00	25,000.00	20,400.00	20,000.00
Social & Community Services Expense	80,000.00	10,000.00	8,000.00	24,000.00	2,500.00
Taxes & Licenses	120,000.00	50,000.00	25,000.00	18,000.00	12,000.00
Trainings/Seminars	-	-	-	-	-
Travel and Transportation	250,000.00	50,000.00	10,000.00	24,000.00	5,000.00
<b>Total Operating expenses</b>	<b>51,516,000.00</b>	<b>8,940,000.00</b>	<b>5,153,400.00</b>	<b>4,520,600.00</b>	<b>1,875,000.00</b>
<b>Admin and OPEX</b>	<b>73,416,000.00</b>	<b>18,940,000.00</b>	<b>12,803,400.00</b>	<b>11,720,600.00</b>	<b>6,075,000.00</b>
<b>NET SURPLUS</b>	<b>23,175,000.00</b>	<b>1,640,000.00</b>	<b>1,641,000.00</b>	<b>3,087,000.00</b>	<b>667,000.00</b>

# Budget

Babatngon Satellite	Carigara Satellite	Tanauan Satellite	Borongon Satellite	Abuyog Satellite	2023 Target/Budget	2022 Actual
4,690,200.00	6,770,000.00	11,351,000.00	4,539,200.00	5,954,800.00	143,143,920.00	109,968,836.82
100,000.00	150,000.00	300,000.00	90,000.00	130,000.00	3,780,000.00	3,057,713.34
4,590,200.00	6,620,000.00	11,051,000.00	4,449,200.00	5,824,800.00	139,363,920.00	106,911,123.48
613,800.00	1,100,000.00	2,286,400.00	732,400.00	630,000.00	22,822,280.00	13,710,667.00
130,000.00	650,000.00	230,000.00	90,000.00	250,000.00	6,500,000.00	3,805,693.00
5,334,000.00	8,370,000.00	13,567,400.00	5,271,600.00	6,704,800.00	168,686,200.00	124,427,483.48
260,000.00	100,000.00	700,000.00	60,000.00	200,000.00	11,195,000.00	10,552,187.00
<b>5,074,000.00</b>	<b>8,270,000.00</b>	<b>12,867,400.00</b>	<b>5,211,600.00</b>	<b>6,504,800.00</b>	<b>157,491,200.00</b>	<b>113,875,296.48</b>
18,000.00	20,000.00	21,600.00	20,400.00	18,000.00	306,600.00	185,550.00
6,000.00	3,000.00	7,000.00	8,000.00	15,000.00	152,000.00	199,505.88
300,000.00	200,000.00	430,000.00	-	170,000.00	22,950,000.00	28,581,593.01
192,000.00	236,000.00	353,000.00	120,000.00	284,000.00	12,615,000.00	19,608,140.11
<b>516,000.00</b>	<b>459,000.00</b>	<b>811,600.00</b>	<b>148,400.00</b>	<b>487,000.00</b>	<b>36,023,600.00</b>	<b>48,574,789.00</b>
1,500,000.00	1,920,000.00	2,900,000.00	1,760,000.00	1,473,800.00	39,633,800.00	28,246,176.38
800,000.00	1,100,000.00	1,500,000.00	1,000,000.00	800,000.00	21,200,000.00	17,227,012.72
100,000.00	300,000.00	230,000.00	100,000.00	200,000.00	2,570,000.00	1,651,317.32
200,000.00	205,000.00	250,000.00	200,000.00	200,000.00	4,285,000.00	3,052,763.77
<b>2,600,000.00</b>	<b>3,525,000.00</b>	<b>4,880,000.00</b>	<b>3,060,000.00</b>	<b>2,673,800.00</b>	<b>67,688,800.00</b>	<b>50,177,270.19</b>
-	-	-	-	-	16,000.00	1,000.00
2,000.00	-	1,000.00	-	-	7,000.00	3,145.00
40,000.00	150,000.00	50,000.00	30,000.00	40,000.00	5,094,900.00	2,834,586.77
25,000.00	30,000.00	50,000.00	20,000.00	25,000.00	1,513,000.00	448,661.00
35,000.00	60,000.00	50,000.00	35,000.00	27,000.00	1,492,500.00	1,097,357.42
35,000.00	500,000.00	200,000.00	30,000.00	100,000.00	7,909,000.00	4,692,292.51
150,000.00	55,000.00	100,000.00	30,000.00	60,000.00	2,185,000.00	1,651,378.07
10,000.00	100,000.00	100,000.00	100,000.00	10,000.00	1,980,000.00	342,491.00
225,000.00	200,000.00	220,000.00	220,000.00	235,000.00	6,767,800.00	5,694,573.14
45,000.00	35,000.00	80,000.00	35,000.00	40,000.00	3,155,000.00	1,250,583.52
10,000.00	10,000.00	100,000.00	10,000.00	30,000.00	1,010,000.00	89,095.99
6,000.00	15,000.00	12,000.00	10,000.00	16,000.00	676,000.00	433,042.83
180,000.00	70,000.00	480,000.00	100,000.00	100,000.00	7,277,500.00	4,044,116.00
3,000.00	15,000.00	6,000.00	10,000.00	5,000.00	210,300.00	179,905.23
58,000.00	90,000.00	80,000.00	35,000.00	40,000.00	2,473,000.00	1,646,644.45
15,000.00	20,000.00	50,000.00	10,000.00	37,000.00	922,400.00	585,257.15
-	-	-	-	-	10,000.00	8,246.00
5,000.00	6,000.00	10,000.00	6,000.00	8,000.00	142,500.00	35,030.77
90,000.00	150,000.00	220,000.00	180,000.00	120,000.00	3,624,000.00	2,943,714.11
15,000.00	10,000.00	10,000.00	3,000.00	5,000.00	922,000.00	755,989.48
17,000.00	25,000.00	17,000.00	20,000.00	25,000.00	568,000.00	548,969.17
740,000.00	1,000,000.00	3,000,000.00	450,000.00	1,000,000.00	33,270,000.00	47,530,000.08
145,000.00	-	220,000.00	365,000.00	260,000.00	1,525,200.00	1,555,642.46
55,000.00	60,000.00	80,000.00	30,000.00	28,000.00	2,003,000.00	1,434,330.63
12,000.00	30,000.00	7,000.00	10,000.00	12,000.00	216,400.00	212,501.06
5,000.00	5,000.00	2,000.00	2,000.00	5,000.00	143,500.00	38,743.00
24,000.00	12,000.00	20,000.00	6,000.00	20,000.00	307,000.00	170,258.08
-	-	-	-	-	-	2,050.00
1,000.00	6,000.00	23,000.00	20,000.00	16,000.00	405,000.00	332,045.37
<b>1,948,000.00</b>	<b>2,654,000.00</b>	<b>5,188,000.00</b>	<b>1,767,000.00</b>	<b>2,264,000.00</b>	<b>85,826,000.00</b>	<b>80,561,650.29</b>
<b>4,548,000.00</b>	<b>6,179,000.00</b>	<b>10,068,000.00</b>	<b>4,827,000.00</b>	<b>4,937,800.00</b>	<b>153,514,800.00</b>	<b>130,738,920.48</b>
<b>1,042,000.00</b>	<b>2,550,000.00</b>	<b>3,611,000.00</b>	<b>533,000.00</b>	<b>2,054,000.00</b>	<b>40,000,000.00</b>	<b>31,711,165.00</b>



Founded: 1969

# PHCCI-MPC Tacloban

## Perpetual Help Multi-Purpose Cooperative®



Redemptorist Compd.  
Real St., Tacloban City 6500  
(053) 832 - 0126  
0927-282-1338  
0947-830-4107

### STATEMENT OF MANAGEMENT'S RESPONSIBILITY FOR FINANCIAL STATEMENTS

The management of Perpetual Help Multi-Purpose Cooperative (PHCCI-MPC Tacloban) is responsible for the preparation and fair presentation of the financial statements of the Cooperative for the years ended December 31, 2022 and 2021, in accordance with Philippine Financial Reporting Framework for Cooperatives (PFRF for Cooperatives), and for such internal control as management determines is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

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

The Board of Directors is responsible for overseeing the Cooperative's financial reporting process.

The Board of Directors reviews and approves the financial statements and submits the same to the members of the Cooperative.

Quilab & Garsuta, CPAs, the independent auditors appointed by the Board of Directors for the period December 31, 2022 and Machica Tan-Cruz & Co. for the period December 31, 2021, have audited the financial statements of the Cooperative in accordance with Philippine Standards on Auditing (PSAs), and in their reports to the Board of Directors, have expressed their opinions on the fairness of presentation upon completion of such audits.

March 16, 2023, Tacloban City, Leyte

  
**DR. NELSON D. BERNARDO, LPT**  
Chairman, BOD

  
**JOEBERT A. GO, CPA**  
Accountant

  
**RAUL O. SABAS, CPA**  
Treasurer



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Accreditations, Expiry

BIR 16-007506-000-2022, 2022-2024  
NEA 2020-12-00070, 2020-2023  
7787-SEC Group B, 2020-2024  
7787-BSP Group B, 2020-2024  
7787-IC Group A, 2020-2024  
PRC/BOA 7787, 2020-2023  
CDA 119 AF, 2021-2023  
MISEREOR

## REPORT OF INDEPENDENT AUDITORS

The Board of Directors and Members of  
**Perpetual Help Multi-Purpose Cooperative (PHCCI-MPC Tacloban)**

### Qualified Opinion

We have audited the financial statements of Perpetual Help Multi-Purpose Cooperative (PHCCI-MPC Tacloban), which comprise the statement of financial condition as at December 31, 2022, and the statement of operations, statement of changes in equity and statement of cash flows for the year then ended, and notes to financial statements comprising of a summary of significant accounting policies and other explanatory notes (collectively referred to as 'financial statements').

In our opinion, except for the effects of the matter described in the *Basis for Qualified Opinion* section of our report, the accompanying financial statements present fairly, in all materials respects, the financial condition of Perpetual Help Multi-Purpose Cooperative (PHCCI-MPC Tacloban) as of December 31, 2022, and of its financial performance and its cash flows for the year then ended, in accordance with Philippine Financial Reporting Framework for Cooperatives as Amended (PFRF for Cooperatives).

### Basis for Qualified Opinion

As explained in Note 16 to the financial statements, the Cooperative distributed its 2022 net surplus based on the same distribution ratio of the previous years' (70:30) instead of the modified allocation and distribution scheme (25:75) provided by CDA Memorandum Circular No. 2022-25, Series of 2022, *Amended Philippine Financial Reporting Framework for Cooperatives*. The aforementioned memorandum circular requires only 25% of the net surplus to be declared as interest on share capital and patronage refund since the balance of the General Reserve Fund (GRF) was negative at the end of the year after booking the previous years' loan losses brought about largely by the effects of Typhoon Yolanda (2013) and other adjustments duly approved by the Board of Directors. Although the distribution scheme adopted was amended by allocating ₱5 million for GRF, the amendment still did not comply with the requirements of the CDA MC No. 2022-25. Had the Cooperative followed the modified allocation and distribution scheme, only ₱7,927,791 of the net surplus should have been allocated for interest on share capital and patronage refund instead of ₱18,697,815, and that the total share of the statutory funds for 2022 should have been ₱23,783,374 instead of only ₱13,013,350. The Board of Directors' decision to stick to the previous years' distribution ratio was dictated by compassion to Cooperative members as most of them just came out of the Pandemic facing financial uncertainties. The total assets of the Cooperative at the end of the year were not adversely affected by the decision of the Board of Directors.

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

*Responsibilities of Management and Those Charged with Governance for the Financial Statements*

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

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

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

*Auditors' Responsibilities for the Audit of the Financial Statements*

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

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

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

We 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 we identify during our audit.

Other Matter

The financial statements of Perpetual Help Multi-Purpose Cooperative (PHCCI-MPC Tacloban) as of and for the year ended December 31, 2021 were audited by another auditor, whose report, dated March 12, 2022, on those statements, was unqualified.

As part of our audit of the 2022 financial statements, we also audited the adjustments described in Note 16 to the financial statements that were applied to amend the 2021 financial statements. In our opinion, such adjustments are appropriate and have been properly applied. We were not engaged to audit, review, or apply any procedures to the 2021 financial statements of the Cooperative other than with respect to the adjustments and, accordingly, we do not express an opinion or any other form of assurance on the 2021 financial statements taken as a whole.

*Quilab & Garsuta, CPAs*  
PTR No. 5474076 A  
January 3, 2023  
Cagayan de Oro City

March 16, 2023  
Cagayan de Oro City, Philippines

## STATEMENTS OF FINANCIAL CONDITION

Perpetual Help Multi-Purpose Cooperative (PHCCI-MPC Tacloban)

December 31,	2022	2021
		<i>(As Restated)</i> <i>(Note 16)</i>
<b>ASSETS</b>		
<b>Current Assets</b>		
Cash and cash equivalents <i>(Note 4)</i>	<b>₱483,889,665</b>	₱556,323,987
Loans and other receivables – net <i>(Note 5)</i>	<b>602,447,697</b>	611,942,893
Prepayments and other current assets <i>(Note 6)</i>	<b>5,278,581</b>	3,015,082
<b>Total Current Assets</b>	<b>1,091,615,943</b>	1,171,281,962
<b>Non-Current Assets</b>		
Loans and other receivables- net <i>(Note 5)</i>	<b>68,472,957</b>	29,837,192
Property and equipment – net <i>(Note 7)</i>	<b>46,427,954</b>	36,538,445
Investment properties <i>(Note 8)</i>	<b>107,528,807</b>	89,900,707
Investments in debt and equity securities <i>(Note 9)</i>	<b>513,914,442</b>	448,970,046
Investment in subsidiary <i>(Note 10)</i>	<b>1,762,260</b>	1,762,260
Retirement plan assets – net <i>(Note 14)</i>	<b>1,519,049</b>	914,256
<b>Total Non-Current Assets</b>	<b>739,625,469</b>	607,922,906
	<b>₱1,831,241,412</b>	₱1,779,204,868
<b>LIABILITIES AND MEMBERS' EQUITY</b>		
<b>Current Liabilities</b>		
Deposit liabilities <i>(Note 11)</i>	<b>₱938,382,871</b>	₱914,224,003
Trade and other payables <i>(Note 12)</i>	<b>37,647,933</b>	28,432,165
Interest on share capital and patronage refund payable <i>(Note 16)</i>	<b>18,697,815</b>	12,027,769
<b>Total Current Liabilities</b>	<b>994,728,619</b>	954,683,937
<b>Non-Current Liabilities</b>		
Deposit liabilities <i>(Note 11)</i>	<b>21,054,799</b>	26,748,439
Funds held in trust <i>(Note 13)</i>	<b>49,660,579</b>	60,159,848
<b>Total Non-Current Liabilities</b>	<b>70,715,378</b>	86,908,287
<b>Total Liabilities</b>	<b>1,065,443,997</b>	1,041,592,224
<b>Members' Equity</b>		
Share capital <i>(Note 15)</i>	<b>754,514,240</b>	732,750,221
Statutory and other funds <i>(Note 16)</i>	<b>6,396,579</b>	(1,071,920)
Remeasurement gain on defined benefit plan <i>(Note 14)</i>	<b>4,686,686</b>	5,615,521
Investment revaluation reserve <i>(Note 9)</i>	<b>199,910</b>	318,822
	<b>765,797,415</b>	737,612,644
	<b>₱1,831,241,412</b>	₱1,779,204,868

See Notes to Financial Statements.



## STATEMENTS OF OPERATIONS

Perpetual Help Multi-Purpose Cooperative (PHCCI-MPC Tacloban)

Years Ended December 31,	2022	2021
<b>REVENUE</b>		
Interest on loans (Note 5)	P106,911,123	P100,954,423
Interest on members' deposits (Note 11)	(10,552,187)	(10,658,005)
Net interest income	96,358,936	90,296,418
Loan servicing fees (Note 5)	13,710,667	11,204,930
Fines, penalties and surcharges (Note 5)	3,805,693	4,152,572
Total	113,875,296	105,653,920
Less provision for impairment losses on loans (Note 5)	47,530,000	45,000,000
Gross income from Savings and Credit Operations	66,345,296	60,653,920
Investments income (Notes 4 and 9)	28,781,099	21,488,198
Other income (Note 17)	19,793,690	9,148,958
Total Revenue	114,920,085	91,291,076
<b>OPERATING EXPENSES</b>		
Compensation and employees' benefits (Note 18)	53,011,857	49,032,937
Security and janitorial services	5,694,573	5,481,492
Depreciation and amortization (Note 8)	4,692,292	3,434,787
Other operating expenses (Note 19)	19,810,198	16,159,335
Total Operating Expenses	83,208,920	74,108,551
<b>NET SURPLUS FOR THE YEAR</b>	<b>P31,711,165</b>	<b>P17,182,525</b>
<b>DISTRIBUTION OF NET SURPLUS FOR THE YEAR (Note 16)</b>		
Net surplus for the year	P31,711,165	P17,182,525
Special additional allocation to General Reserve Fund (GRF)	5,000,000	–
Distributable Net Surplus	P26,711,165	P17,182,525
<i>Distribution of Net Surplus</i>		
General Reserve Fund (10%)	P2,671,116	P1,718,253
Cooperative Education and Training Fund (5%)	1,335,558	859,126
Optional (Land and Building) Fund (7%)	1,869,782	1,202,777
Community Development Fund (3%)	801,336	515,475
Total for Statutory Funds (25%)	6,677,792	4,295,631
Due to CETF – Federation (5%)	1,335,558	859,126
Interest on share capital and patronage refund (70%)	18,697,815	12,027,768
	P26,711,165	P17,182,525

See Notes to Financial Statements.

## STATEMENTS OF CHANGES IN EQUITY

Perpetual Help Multi-Purpose Cooperative (PHCCI-MPC Tacloban)

December 31,	2022	2021
		<i>(As Restated)</i> <i>(Note 16)</i>
<b>SHARE CAPITAL</b> <i>(Note 15)</i>		
Opening balances, as originally stated	₱732,740,000	₱722,681,828
Adjustment to close non-existing share capital accounts	–	(6,958,536)
Opening balances, as restated	732,740,000	715,723,292
Additional issuances during the year	17,260,000	17,016,708
Closing balances	750,000,000	732,740,000
<b>Deposits for Future Subscriptions</b> <i>(Note 15)</i>	4,514,240	10,221
Total Share Capital	754,514,240	732,750,221
<b>STATUTORY AND OTHER FUNDS</b> <i>(Note 16)</i>		
Opening balances, as originally stated	84,624,794	82,247,422
Adjustments to restate prior years' figures	(85,696,714)	(85,696,714)
Opening balances, as restated	(1,071,920)	(3,449,292)
Distribution of net surplus during the year <i>(Note 16)</i>	6,677,792	4,295,631
Transactions during the year – net	790,707	(1,918,259)
Closing balances	6,396,579	(1,071,920)
<b>REMEASUREMENT GAIN (LOSSES) ON DEFINED BENEFIT PLAN</b>		
Opening balances	5,615,521	–
Remeasurement (losses) gains for the year <i>(Note 14)</i>	(928,835)	5,661,965
Effect of the asset ceiling	–	(46,444)
Closing balances	4,686,686	5,615,521
<b>INVESTMENT REVALUATION RESERVE</b>		
Opening balances	318,822	345,595
Fair value losses on financial assets for the year <i>(Note 9)</i>	(118,912)	(26,773)
Closing balances	199,910	318,822
Total Reserves	4,886,596	5,934,343
	<b>₱765,797,415</b>	<b>₱737,612,644</b>

See Notes to Financial Statements.

## STATEMENTS OF CASH FLOWS

Perpetual Help Multi-Purpose Cooperative (PHCCI-MPC Tacloban)

Years Ended December 31,	2022	2021
		(As Restated) (Note 16)
<b>CASH FLOWS FROM OPERATING ACTIVITIES</b>		
Net surplus for the year	₱31,711,165	₱17,182,525
Add (deduct) adjustments for:		
Provision for impairment losses on loans (Note 5)	47,530,000	45,000,000
Depreciation (Note 8)	4,692,292	3,434,787
Provision for retirement benefits (Notes 15 and 19)	1,651,317	1,739,603
Investments income (Notes 4 and 9)	(28,781,099)	(21,488,198)
Operating surplus before changes in working capital	56,803,675	45,868,717
Add (deduct) changes in working capital, excluding cash		
Decrease (increase) in:		
Loans and receivables (Note 5)	(76,670,569)	143,637,188
Prepayments and other current assets (Note 6)	(2,263,499)	(492,297)
Increase (decrease) in:		
Deposit liabilities (Note 11)	18,465,228	16,068,439
Trade and other payables (Note 12)	9,215,768	2,318,449
Interest on share capital and patronage refund payable (Note 16)	6,670,046	(757,711)
Net Cash Provided from Operating Activities	12,220,649	206,642,785
<b>CASH FLOWS FOR INVESTING ACTIVITIES</b>		
Additions to property and equipment – net (Note 7)	(14,581,801)	(4,150,458)
Increase in investment properties (Note 8)	(17,628,100)	(7,423,473)
Increase in investments in equity securities (Note 9)	(65,063,308)	(126,216,475)
Investments income (Notes 4 and 9)	28,781,099	21,488,198
Net Cash Used for Investing Activities	(68,492,110)	(116,302,208)
<b>CASH FLOWS FOR FINANCING ACTIVITIES</b>		
Increase in share capital and deposits for future subscriptions (Note 15)	21,764,019	10,068,393
Increase (decrease) in statutory funds – net (Note 16)	7,468,499	(82,576,275)
Increase in funds held in trust (Note 13)	(10,499,269)	(766,530)
Increase in retirement benefit obligations – net (Note 14)	(3,184,945)	(3,138,501)
Distribution of net surplus for the year	(31,711,165)	(17,182,525)
Net Cash (Used for) Provided from Financing Activities	(16,162,861)	(93,595,438)
<b>NET DECREASE IN CASH AND CASH EQUIVALENTS</b>	<b>(72,424,322)</b>	<b>(3,254,861)</b>
<b>OPENING CASH AND CASH EQUIVALENTS</b>	<b>556,323,987</b>	<b>559,578,848</b>
<b>CLOSING CASH AND CASH EQUIVALENTS (Note 4)</b>	<b>₱483,889,665</b>	<b>₱556,323,987</b>

See Notes to Financial Statements.



# PHCCI-MPC Tacloban

PHCCI KIDDY & Y.E.S. LABORATORY COOPERATIVE



**Icis Ivy D. Sevilla**  
Chairperson



**John Clifford Moises C. Balais**  
Director



**Dominic Danny B. Dela Cruz**  
Director



**Kyle C. Cardena**  
Director



**Sierra Angelique S. Perez**  
Board Secretary



**Alegna Marie S. Perez**  
Board Treasurer



**Hannah B. Vinegas**  
Audit Committee



**Jheresa Rose B. Pauner**  
Ethics Committee



**Nathaniel T. Rangcodo**  
Election Committee



**Maria Rosette Sarah A. Esteban**  
Project & Business Committee



**Sophia Angelei L. Nogal**  
Mediation and Conciliation  
Committee



**Joshua O. Mandawe**  
Youth Committee Member  
for Visayas  
National Confederation of  
Cooperatives (NATCCO)

## 2022 ACCOMPLISHMENTS

The PHCCI Kiddy and Y.E.S. Laboratory Cooperative Board of Directors and Committee Officers undertook a number of activities and initiatives for its members-owners.

In terms of membership and financial products, we have a total 3189 active LabCoop members from different branch and satellite office with a total share capital deposit of Php 2,365,532.48 and a total savings deposit of Php 23,052,414.37.

Conducted a total of 7 board of directors' and committee officers' meeting and passed and approved a total of 12 board resolutions.

A total of 351 LabCoop members have enrolled to CLIMBS insurance and 119 have turned to regular membership.

Spearheaded a Pre-membership LabCoop Orientation Webinar and Seminar with a total of 297 participants facilitated by the Branch Managers, Satellite heads, Marketing and LabCoop staff.

Accomplished the Pamaskong Handog ng PHCCI in all branch and satellite offices with a total of 700 kids and youth, which fully coordinated with the 27 barangays.

The PHCCI Love Box has been realized with the help of all branch and satellite offices together with the partner cooperatives such 1. GenMed multi-purpose cooperative, 2. Bestfriends multi-purpose cooperative, and 3. Landbank multi-purpose cooperative.



# PHCCI MPC TACLOBAN ACADEMY INC.

El Reposo Street Tacloban City  
School ID: 455005

## 2022 ANNUAL REPORT

The educational system of PHCCI MPC Tacloban Academy was greatly affected due to Covid-19 pandemic including the School Calendar which resulted in the planning and implementing of various forms of strategies and adopting crucial policies to ensure continuity of quality education.

At the beginning of School Year 2022-2023, a General Assembly to Stakeholders was conducted to orient them on the vision, mission and core values of the Department of Education, as well as the curriculum programs and other activities that support the learners' development and other continuous improvement initiatives. Hence, the school had implemented full face-to-face classes, provided remediation, enhancement, and psychosocial activities to our learners. We also conducted classroom assessment to track and measure our learners' progress.

Several activities were conducted in school, including the Brigada Eskwela, Oplan Balik-Eskwela, Oplan Kalusugan sa DepEd, World Teachers' Day, Scouting, English Month Celebration, Christmas Program, Sports Day, Earthquake and Fire Drill, and First-Aid Safety Preparedness and Prevention.

PHCCI MPC Tacloban Academy is pleased to inform that every year several of our elementary graduates successfully passed the arduous Entrance Examination for incoming Grade VII, of the Leyte National High School – Science, Technology, and Engineering (STE) program.

Our learners do not only excel in academics, but also in sports. In the recent District Sports Meet of the District Learning Center (DLC) VII, PHCCI Academy had participated in chess and badminton event and won several awards. Two (2) of our badminton players ranked first place and will compete in the upcoming Tacloban City Division Meet this March, 2023.

Currently, the school caters Pre-elementary (Nursery & Kindergarten) and Elementary (Grades I – VI) programs with the recognitions granted by the Department of Education (DepEd), Regional Office VIII. It is headed by the School Principal, Mrs. Lourdes S. Creer, with nine (9) competent and LET passers Teaching Staff and two (2) Administrative Personnel.



**Trustee Francisca S. Custodio**  
President



**Trustee Nelson D. Bernardo**  
Chairperson



**Trustee Lilibeth T. Tabungar**  
Vice-President



**Trustee Leo D. Camposano**  
Secretary



**Trustee Luisita J. Quebec**  
Treasurer

Summer Enhancement Program for all levels focusing on Reading, Writing, Advanced English and Mathematics will be conducted on July 3-28, 2023.

We are inviting our PHCCI Members and non-members to enrol your child at PHCCI MPC Tacloban Academy. We are now open for enrolment for all levels (Nursery, Kindergarten and Grades I - VI) for this coming school year 2023-2024. For more inquiries, you can visit our school located at El Reposo St., Brgy. 55, Tacloban City.

## TEACHERS & ADMIN STAFF



*Standing L-R: Jamaica D. Bagoyoro, Ludyllyn V. Mendoza, Careen A. Claridad, Jane Bernadeth A. Gereña, Nica R. Jumadio, Mae Christine Joy M. Abadines, Dessa H. Salazar, Joy D. Rendora, Amparo C. Calipara*

*Sitting L-R: Maila N. Bacabac, Mrs. Lourdes S. Creer (School Principal), Narcisa M. Velasco*

# Star Members

## 15<sup>th</sup> Year

Tacloban Avila, Jennifer M.  
 Tacloban Baybay, Nimfa L.  
 Tacloban Camposano, Leo D.  
 Tacloban Cañeda, Criselda A.  
 Tacloban Oquiño, Elma B.  
 Tacloban Ubaldo, Victoriana E.  
 Babatngon Baldon, Victoria G.

## 12<sup>th</sup> Year

Tacloban Aguihon, Rodrigo D. Sr.  
 Tacloban Andrada, Berlito R.  
 Tacloban Cagara, Ma. Cristina M.  
 Tacloban Daga, Rowena C.  
 Tacloban De La Cruz, Purisima C.  
 Tacloban Llanto, Marilyn L.  
 Tacloban Recto, Rosa A.  
 Tacloban Solayao, Juliet M.  
 Tacloban Sorila, Violeta A.  
 Tacloban Tibe, Pacita G.  
 Tacloban Tolibas, Marilou C.  
 Alang-Alang Matutes, Nestor D.  
 Alang-Alang Morales, Felizardo O.  
 Alang-Alang Yu, Blesilda M.

## 11<sup>th</sup> Year

Tacloban Cañete, Myrna F.  
 Tacloban Coritana, Corazon L.  
 Tacloban Destura, Milagros N.  
 Tacloban Gonzales, Teresita A.  
 Tacloban Pelicano, Sonia L.  
 Alang-Alang Arpon, Romualdo P. Jr.  
 Tanauan Cinco, Felisa V.

## 10<sup>th</sup> Year

Tacloban Advento, Valentina G.  
 Tacloban Ala, Norma D.  
 Tacloban Antillon, Luz B.  
 Tacloban Beltran, Pernita S.  
 Tacloban Cabadsan, Susan C.  
 Tacloban Cajano, Leonardo M.  
 Tacloban Co, Sofronio, G. Jr.  
 Tacloban Estrada, Emerenciana B.  
 Tacloban Monje, Maria Rona S.  
 Tacloban Pagayanan, Rhina A.  
 Tacloban Pilapil, Marissa M.  
 Tacloban Rago, Jimmy V.  
 Tacloban Rendora, Benedicto I.  
 Tacloban Ruiz, Jufilyn I.  
 Alang-Alang Angue, Maricellie M.  
 Alang-Alang Estalani, Rizza G.  
 Tanauan Belizar, Ceriaca C.

## 14<sup>th</sup> Year

Tacloban Advincula, Ma. Jenny C.  
 Tacloban Advincula, Sagrario C.  
 Tacloban Agner, Sarah T.  
 Tacloban Bartolome, Letecia A.  
 Tacloban Gacmatan, Richiel L.  
 Tacloban Lloren, Concepcion R.  
 Tacloban Mercado, Lolita R.  
 Tacloban Muncada, Marissa R.

## 9<sup>th</sup> Year

Tacloban Albasin, Leonora G.  
 Tacloban Amplayo, Virgelia V.  
 Tacloban Bacabac, Maila N.  
 Tacloban Balbuena, Danny J.  
 Tacloban Bico, Eleanor R.  
 Tacloban Calipara, Amparo C.  
 Tacloban Camarines, Ana Villa C.  
 Tacloban Cesar, Remedios E.  
 Tacloban Chan, Carlos Y.  
 Tacloban Clarin, Evelyn D.  
 Tacloban Concepcion, Thelma B.  
 Tacloban Cueryzon, Daisy S.  
 Tacloban Custodio, Visminda I.  
 Tacloban Espiritu, Ethelreda A.  
 Tacloban Fausto, Sonia P.  
 Tacloban Gerdan, Meleza S.  
 Tacloban Gustilo, Marivic A.  
 Tacloban Lauzon, Estelita Q.  
 Tacloban Lita, Jovita C.  
 Tacloban Morillo, Lucrecia D.  
 Tacloban Nebasa, Lyn N.  
 Tacloban Olimpo, Milyn A.  
 Tacloban Ortonero, Jacqueline A.  
 Tacloban Ramos, Socorro Q.  
 Tacloban Sabela, Elisa J.  
 Tacloban Sambalilo, Joy L.  
 Tacloban Samson, Annabel C.  
 Tacloban Tabungar, Lilibeth T.  
 Tacloban Ubaldo, Virginia L.  
 Tacloban Udtohan, Evelyn A.  
 Tacloban Vergara, Nicolas P. Sr.  
 Tacloban Villamora, Avelina L.  
 Tacloban Villas, Almavida R.  
 Tacloban Villones, Grace B.  
 Alang-Alang Laus, Beatriz B.  
 Ormoc Diaz, Sarah Maris M.

## 13<sup>th</sup> Year

Tacloban Berbes, Concepcion I.  
 Tacloban Creer, Lourdes S.  
 Tacloban Montañó, Reinalda P.  
 Alangalang Corales, Gayle A.  
 Alangalang Matutes, Alberta M.

## 8<sup>th</sup> Year

Tacloban Ambolario, Herminia C.  
 Tacloban Balmes, Adelfa B.  
 Tacloban Cagara, Mario M.  
 Tacloban Celis, Julio E. Jr.  
 Tacloban Chua, Jeffrey G.  
 Tacloban Corbilla, Vilma L.  
 Tacloban Labagala, Nilfa T.  
 Tacloban Llemit, Herminia F.  
 Tacloban Maraya, Ana S.  
 Tacloban Meribeles, Rellier B.  
 Tacloban Nabong, Norma A.  
 Tacloban Nacilla, Marilou S.  
 Tacloban Paclibare, Lutgarda B.  
 Tacloban Pingol, Alberto I.  
 Tacloban Renomeron, Gina B.  
 Tacloban Simborio, Venus S.  
 Tacloban Tomate, Cresencia S.  
 Dulag Caindoy, Flor A.  
 Dulag Pepito, Jonh Reagan T.  
 Dulag Pepito, Maricris A.  
 Alang-Alang Astilla, Lolita G.  
 Alang-Alang Medalla, Dennis O.  
 Tanauan Buhay, Sonia R.

## 7<sup>th</sup> Year

Tacloban Aguilar, Dexter L.  
 Tacloban Aguilar, Jenny Lind F.  
 Tacloban Aguilar, Jose Eric L.  
 Tacloban Aguilar, Mario L.  
 Tacloban Alvarez, Expedita E.  
 Tacloban Avenido, Elsa C.  
 Tacloban Cagara, Benjie M.  
 Tacloban Dayoc, Vicente R.  
 Tacloban Dela Cruz, Nita P.  
 Tacloban Eñola, Anthony Myrfred T.  
 Tacloban Gotico, Myrna B.  
 Tacloban Granada, Ma. Priscila P.  
 Tacloban Gravoso, Wilma A.  
 Tacloban Guibao, Lilibeth D.  
 Tacloban Hambre, Ester O.  
 Tacloban Hanopol, Lilia S.  
 Tacloban Latorre, Vivian M.  
 Tacloban Macaso, Rebecca S.  
 Tacloban Navidad, Zenaida E.  
 Tacloban Orbita, Carol T.  
 Tacloban Pepito, Helen T.  
 Tacloban Quebec, Luisita J.

(to be continued...)



## 7<sup>th</sup> Year

(...continuation)

Tacloban	Rivas, Argeelyn C.
Tacloban	Samonte, Carmencita B.
Tacloban	Sebolino, Belen T.
Tacloban	Solidor, Uldarico T. Jr.
Tacloban	Torroros, Eufrosina L.
Tacloban	Verzosa, Elsa T.
Dulag	Espino, Joeselyn A.
Dulag	Lagarto, Gina C.
Dulag	Villegas, Dhevine C.
Alang-Alang	Abing, Christian B.
Alang-Alang	Albarido, Victoriano O.
Alang-Alang	Aralar, Rhoderick T.
Alang-Alang	Baylen, Rosalie P.
Alang-Alang	Zabala, Ryan M.
Ormoc	Viojan, Erika E.
Babatngon	Dieto, Dwenelle P.
Babatngon	Guibao, Rey Noel L.
Tanauan	Adante, Nelía E.
Tanauan	Coritana, Lucrecia L.
Tanauan	Lagahit, Vivina P.

## 5<sup>th</sup> Year

Tacloban	Abaño, Gayzel T.
Tacloban	Abellar, Alberto R.
Tacloban	Adora, Leonora F.
Tacloban	Almedora, Estrella C.
Tacloban	Almenario, Noel J.
Tacloban	Armada, Evelyn A.
Tacloban	Bacay, Jonahlyn D.
Tacloban	Bactol, Ma. Rosario C.
Tacloban	Baltar, Lilibeth B.
Tacloban	Bartolome-bloth, Ma. Fatima Cl
Tacloban	Basilio, Maricel G.
Tacloban	Bonida, Susana S.
Tacloban	Brazas, Nenita M.
Tacloban	Cabelin, Flora G.
Tacloban	Caintic, Luis Ambrosio C.
Tacloban	Candela, Patroceneo M.
Tacloban	Costiniano, Gilda N.
Tacloban	Cumla, Rosemarie S.
Tacloban	Daga, Lolita I.
Tacloban	De Paz, Apolonio M.
Tacloban	Dela Cruz, Fe S.
Tacloban	Dimatawaran, Rubilita G.
Tacloban	Dycoco, Pilar E.
Tacloban	Echavez, Felicidad M.
Tacloban	Evangelista, Annaliza M.
Tacloban	Fuentes, Jocelyn P.
Tacloban	Gabriana, Ethel D.
Tacloban	Gallano, Noel S.
Tacloban	Garcia, Reybejoy I.
Tacloban	Gerero, Letecia O.
Tacloban	Guy-joco, Toneta N.
Tacloban	Latorre, Chrizyl Ann C.
Tacloban	Lee, Maria Carina Milagrosa
Tacloban	Lloren, Ma. Alma R.
Tacloban	Margallo, Ruth B.
Tacloban	Martinez, Lorna P.
Tacloban	Matriano, Vita Landeline G.
Tacloban	Medalla, Serapia D.
Tacloban	Molina, Josephine V.
Tacloban	Mora, Aiza L.
Tacloban	Navarro, Judith S.
Tacloban	Navora, Salvacion J.
Tacloban	Niones, Delma C.

## 6<sup>th</sup> Year

Tacloban	Abdon, Adelita A.	Tacloban	Mercado, Raul J.
Tacloban	Albarico, Francisco T.	Tacloban	Miel, Socorro M.
Tacloban	Antillon, Ireneo R.	Tacloban	Mitra, Lorena M.
Tacloban	Apurillo, Jose Joel M.	Tacloban	Noveno, Louie Grace I.
Tacloban	Astilla, Susana W.	Tacloban	Oquiño, Teofilo O. Jr.
Tacloban	Baduya, Cornelia A.	Tacloban	Orbong, Thelma R.
Tacloban	Bagunas, Noel C.	Tacloban	Patan-ao, Lorna P.
Tacloban	Balbuena, Alain A.	Tacloban	Regala, Analie C.
Tacloban	Bulilis, Romeo R.	Tacloban	Relevo, Myrna G.
Tacloban	Cajepe, Marylen S.	Tacloban	Rona, Arlene C.
Tacloban	Daga, Daniel B.	Tacloban	Tacugue, Evelyn D.
Tacloban	De Gracia, Linda A.	Tacloban	Taon, Dolores D.
Tacloban	Dela Cruz, Lucia V.	Dulag	Acebedo, Lito M.
Tacloban	Dela Piedra, Ma. Merly C.	Alang-Alang	Balasanos, Evelina N.
Tacloban	Diendo, Nelson G.	Alang-Alang	Barbado, Jenelyn B.
Tacloban	Doblon, Corazon L.	Alang-Alang	Barrantes, Virginia L.
Tacloban	Duque, Florencia Z.	Alang-Alang	Capon, Darius L.
Tacloban	Elumbra, Nelía B.	Alang-Alang	Demillo, Maribel D.
Tacloban	Fabella, Regelyn H.	Alang-Alang	Estaloni, Chrisanto B. Sr.
Tacloban	Falloria, Pomela T.	Alang-Alang	Juntilla, Sheila C.
Tacloban	Fuentes, Maricel P.	Alang-Alang	Petilla, Arwin C.
Tacloban	Gaviola, Josephine B.	Alang-Alang	Pico, Jemilou C.
Tacloban	Gonzales, Clemencia B.	Alang-Alang	Refugido, Gemma P.
Tacloban	Gonzales, Jenebeth B.	Ormoc	Ablen, Gennelyn E.
Tacloban	Indangan, Clarita L.	Babatngon	Dianito, Isabel D.
Tacloban	Isaias, Maria N.	Babatngon	Esplanada, Maricelle T.
Tacloban	Jordan, Amancio B.	Tanauan	Inalisan, Stella M.
Tacloban	Lagutan, Imelda F.	Tanauan	Jerusalem, Lucia B.
Tacloban	Libres, Cecilia M.	Tanauan	Pumanes, Modesta U.
Tacloban	Lim, Antonio Jr. E.	Tanauan	Varona, Paleyeteña F.
Tacloban	Lopez, Wendel A.	Tanauan	Villarente, Rose Marie B.
Tacloban	Margallo, Elenita S.	Abuyog	Pacia, Pablita C.

Tacloban	Nobe, Ronel E.	Alang-Alang	Gonzales, Reynaldo M. Jr.
Tacloban	Noquera, Salvacion C.	Alang-Alang	Guda, Teresita T.
Tacloban	Octaviano, Ma. Bhelma M.	Alang-Alang	Ordovez, Annabelle G.
Tacloban	Padrihan, Antonino L.	Alang-Alang	Paune, Estrella L.
Tacloban	Padrique, Cresencia A.	Alang-Alang	Petilla, Alvin D.
Tacloban	Palanas, Leah M.	Alang-Alang	Uy, Richard M.
Tacloban	Panis, Ofelia C.	Ormoc	Jacinto, John Paul P.
Tacloban	Peñaranda, Charlita N.	Ormoc	Marquez, Brenjelyn S.
Tacloban	Portes, Sulpicio C.	Ormoc	Matias, Mylah A.
Tacloban	Ragasa, Eufrocina R.	Ormoc	Valenzona, Carl Jean L.
Tacloban	Regencia, Jean C.	Ormoc	Valiente, Vhabarey J.
Tacloban	Reyes, Erlinda O.	Ormoc	Versoza, Jose C.
Tacloban	Roa, Ivony T.	Sogod	Ayco, Maria Francisca G.
Tacloban	Rosaldo, Sarah Jane C.	Sogod	Belleza, Carmelo T.
Tacloban	Sadongdong, Catalina D.	Sogod	Duron, Vivian C.
Tacloban	Tablao, Fenelyn N.	Sogod	Torrecampo, Giovanni M.
Tacloban	Tabor, Elma P.	Sogod	Ychon, June Mhar T.
Tacloban	Tamayo, Clarita B.	Babatngon	Daclitan, Emiliana L.
Tacloban	Tinoc, Dionesia J.	Babatngon	Tan, Herbert C.
Tacloban	Tiozon, Annelyn A.	Borongan	Apelado, Luzanta A.
Tacloban	Tumandao, Alberto L.	Borongan	Bernardo, Jacinta
Tacloban	Vinegas, Rowena B.	Borongan	Bernas, Antonina A.
Dulag	Berongoy, Rodolfo T. Jr	Borongan	Garcia, Brenda B.
Dulag	Devaras, Randy A.	Borongan	Obina, Eva Joy C.
Dulag	Flores, Mina D.	Tanauan	Logrosa, Nicka F.
Alang-Alang	Azcarraga, Adrian T.	Tanauan	Luangco, Magdalena G.
Alang-Alang	Caintic, Floro U. Jr.	Tanauan	Muassab, Marilou C.
Alang-Alang	Elardo, Libertine Ivy M.	Tanauan	Palaña, Joseph P.
Alang-Alang	Espiño, Ruel H.	Tanauan	Saballa, Nenita G.
Alang-Alang	Gallaron, Melinda F.	Tanauan	Zabala, Estrella S.
Alang-Alang	Gonzales, Reynaldo M. Jr.	Carigara	Cabelto, Edita A.
Alang-Alang	Guda, Teresita T.		

## 4<sup>th</sup> Year

Tacloban	Abdon, Emma G.	Tacloban	Ladio, Facundo Rey M.	Alang-Alang	Matutes, Nestor Allan M.
Tacloban	Abuda, Joseph Cordova	Tacloban	Lagutan, Ramon A.	Alang-Alang	Panao, Aparicion A.
Tacloban	Acedera, Mary Ann B.	Tacloban	Lee, Rey Niño S.	Alang-Alang	Pore, Ma. Gina L.
Tacloban	Agusto, Amelita P.	Tacloban	Letrodo, Eleanor P.	Alang-Alang	Rescordado, Cecilia R.
Tacloban	Albasin, Marie Aiza G.	Tacloban	Liboon, Virginia C.	Alang-Alang	Secorata, Librada T.
Tacloban	Alcaraz, Emeliza L.	Tacloban	Libres, Francisco G.	Alang-Alang	Sudario, Adelia B.
Tacloban	Alcaraz, Esther L.	Tacloban	Lopez, Anna May D.	Alang-Alang	Terciño, Arlyn L.
Tacloban	Alegro, Teddie B.	Tacloban	Lopez, Elma I.	Alang-Alang	Tibre, Julieta C.
Tacloban	Amor, Cristina M.	Tacloban	Loreto, Julien C.	Alang-Alang	Villas, Casimero P. Jr.
Tacloban	Amparado, Marlyn M.	Tacloban	Macion, Nephi F.	Ormoc	Abella, Geralin C.
Tacloban	Aralar, Javelyn R.	Tacloban	Manlosa, Marjorie R.	Ormoc	Aguinaldo, Emma A.
Tacloban	Aringoy, Marieta U.	Tacloban	Maravillo, Rowena M.	Ormoc	Aguinaldo, Rudelo E.
Tacloban	Avenido, Alexander S.	Tacloban	Margallo, Maria M.	Ormoc	Jupia, Charito R.
Tacloban	Barado, Jupiter S.	Tacloban	Martinez, Merlita V.	Ormoc	Metran, Roy D.
Tacloban	Bartolome, Frederick Carlos A.	Tacloban	Medina, Lilia V.	Ormoc	Morales, Mariel V.
Tacloban	Becher, Romeo O.	Tacloban	Molon, Margarita Evangelina B.	Ormoc	Rodado, Aida B.
Tacloban	Bernardo, Nelson D.	Tacloban	More, Jaime G. Sr.	Ormoc	Rubin, Anita T.
Tacloban	Caandi, Ma. Sheila B.	Tacloban	Morillo, Gina D.	Ormoc	Sabucido, Zacarias B.
Tacloban	Cabardo, Vergin T.	Tacloban	Napoles, Crisanta S.	Ormoc	Sumastre, Rosemarie L.
Tacloban	Cabasares, Rosario P.	Tacloban	Ocenar, Louiella D.	Ormoc	Tirando, Ricardo R.
Tacloban	Cabatingan, Yerlie U.	Tacloban	Olimpo, Marlyn A.	Ormoc	Tugay, Jefhe Marc C.
Tacloban	Cadabes, Cecilia T.	Tacloban	Ortega, Nenita S.	Sogod	Cabezada, Russiah J.
Tacloban	Calamaya, Levita S.	Tacloban	Pacula, Teddy D.	Sogod	Lagunday, Greselda S.
Tacloban	Calina, Gil P. Jr.	Tacloban	Patayon, Vanessa O.	Sogod	Santizas, Alicia G.
Tacloban	Calledo, Nenita C.	Tacloban	Percila, Jerry C.	Babatngon	Bito, Gemma A.
Tacloban	Candila, Mary Jane R.	Tacloban	Peregrino, Adoracion O.	Babatngon	Malate, Lanie S.
Tacloban	Capagalan, Mercedes G.	Tacloban	Rangcodo, Ana T.	Borongan	Caharop, Teresita B.
Tacloban	Chan, Bernardita L.	Tacloban	Rangel, Raymund B.	Borongan	Catayong, Sherwin C.
Tacloban	Chan, Nenita C.	Tacloban	Relano, Nerissa Q.	Borongan	Tiozon, Yolanda L.
Tacloban	Chan, Noemi P.	Tacloban	Reyes, Delia B.	Tanauan	Asdilla, Francisco I.
Tacloban	Condes, Prudencio T.	Tacloban	Salangsang, Katreen Therese I.	Tanauan	Awayan, Christopher F.
Tacloban	De La Cruz, Dionisio R.	Tacloban	Salas, Leizl R.	Tanauan	Balderian, Mark Joseph A.
Tacloban	Denaya, Luzviminda M.	Tacloban	Samson, Ela T.	Tanauan	Bilbao, Jennifer I.
Tacloban	Dublin, Gina D.	Tacloban	Sanchez, Ramon V.	Tanauan	Cadion, Jocelyn V.
Tacloban	Ebol, Ethel Joy G.	Tacloban	Soriano, Ireneo C. Jr.	Tanauan	Durana, Mercy C.
Tacloban	Ecarma, Mary Jane C.	Tacloban	Taboada, Beatriz G.	Tanauan	Logronio, Lilia E.
Tacloban	Elcarte, Erna G.	Tacloban	Tan, Rosavilla C.	Tanauan	Lopez, Victoria N.
Tacloban	Encarnacion, Cristina T.	Dulag	Macabuhay, Natividad E.	Tanauan	Luangco, Cirila Cheryl G.
Tacloban	Espiño, Edwin P.	Dulag	Selvio, Lucina M.	Tanauan	Malate, Grace B.
Tacloban	Falloria, Joery G.	Alang-Alang	Cairo, Carmelita E.	Tanauan	Ocena, Faro C.
Tacloban	Fevidal, Yolanda D.	Alang-Alang	Carian, Gemma A.	Tanauan	Pumanes, Rodel U.
Tacloban	Figer, Angela C.	Alang-Alang	Cartojano, Vivian E.	Tanauan	Refuerzo, Vilma M.
Tacloban	Fumar, Ruby Jane N.	Alang-Alang	Catalla, Lilibeth V.	Tanauan	Villamor, Carmelita C.
Tacloban	Gemaol, Rebecca C.	Alang-Alang	Ergina, Amy A.	Carigara	Jamero, Evelio M.
Tacloban	Guibao, Emeliana L.	Alang-Alang	Garcia, Jocelyn A.	Carigara	Obeña, Emerson C.
Tacloban	Hatton, Bella A.	Alang-Alang	Gonzales, Cecilia P.	Carigara	Puertullano, Elsie C.
Tacloban	Homeres, Analiza A.	Alang-Alang	Ibañez, Annalie S.	Abuyog	Mortezo, Melchor B.
Tacloban	Ibañez, Marietta T.	Alang-Alang	Jolbitado, Marlo I.	Abuyog	Realino, Ruel J.
Tacloban	Isanan, Virginia C.	Alang-Alang	Marmita, Igmedio S.	Abuyog	Sandagan, Josephine C.

## 3<sup>rd</sup> Year

Tacloban	Aballe, Violeta A.	Tacloban	Makabingkel, Lennie O.	Dulag	Enciso, Jenniffer S.
Tacloban	Abella, Domingo V.	Tacloban	Mandawe, Joshua O.	Dulag	Globio, Lory Jane S.
Tacloban	Abogado, Manuel A. Jr.	Tacloban	Manidlangan, Arwin A.	Dulag	Lagunzad, Marilina A.
Tacloban	Acuña, Milagros C.	Tacloban	Membrillo, Brungilda C.	Dulag	Leona, Nimfa O.
Tacloban	Algas, Aurora I.	Tacloban	Mendoza, Maya Lyn B.	Dulag	Terante, Annabel C.
Tacloban	Amascual, Arnulfo D. Jr	Tacloban	Meneses, Rommel O.	Dulag	Tingzon, Rene T.
Tacloban	Apurillo, Edna A.	Tacloban	Mercado, Eulogia C.	Alang-Alang	Agres, Raquel R.
Tacloban	Armada, Alma R.	Tacloban	More, Melecia N.	Alang-Alang	Cariño, Roy Alvin A. Jr.
Tacloban	Bagumba, Clara D.	Tacloban	Muncada, Antonio B.	Alang-Alang	De Lira, Erlinda A.
Tacloban	Bajar, Jenilyn C.	Tacloban	Nacario, Maria Janet G.	Alang-Alang	Ecleo, Elaene Nadene G.
Tacloban	Bañez, Myrna C.	Tacloban	Nalda, Rolando B.	Alang-Alang	Gallaron, Fernando A.
Tacloban	Bartolome, Francis Cesar A.	Tacloban	Navarro, Norilyn G.	Alang-Alang	Inocando, Ernesto G.
Tacloban	Basiano, Clet N.	Tacloban	Ofanda, Russel D.	Alang-Alang	Nastor, Basilia F.
Tacloban	Bocar, Girlie T.	Tacloban	Padillo, Adoracion P.	Alang-Alang	Peñaranda, Jovel M.
Tacloban	Bostrillo, Mario P. Jr.	Tacloban	Padullo, Ida D.	Alang-Alang	Sevilla, Nestor M.
Tacloban	Cabanganan, Luzviminda C.	Tacloban	Paldez, Rio B.	Alang-Alang	Tizon, Arlene M.
Tacloban	Cabubas, Ermie L.	Tacloban	Paño, Milagros C.	Alang-Alang	Varona, Salvacion V.
Tacloban	Caimoy, Renea Lucy R.	Tacloban	Parado, Caryl Hope G.	Alang-Alang	Velarde, Sarah C.
Tacloban	Capacio, Rosidro N.	Tacloban	Pimentel, Bonifacio T. Jr.	Ormoc	Baguion, Lolita S.
Tacloban	Capilos, Yvonne S.	Tacloban	Pimentel, Liezel J.	Ormoc	Cabana, Delia M.
Tacloban	Catada, Melinda A.	Tacloban	Podot, Chona D.	Ormoc	Gubalane, Victorino O. Jr.
Tacloban	Corales, Edgardo F.	Tacloban	Pontañeles, Evelyn A.	Ormoc	Jumao-as, Rey Anthony C.
Tacloban	Cortez, Nelia C.	Tacloban	Prieto, Alice G.	Ormoc	Lopez, Junald V.
Tacloban	De Paz, Macbeth R.	Tacloban	Rabacio, Maria Q.	Ormoc	Luzon, Gerzon C.
Tacloban	Del Pilar, Josefina M.	Tacloban	Roldan, Ronald C.	Ormoc	Montederamos, William C.
Tacloban	Del Rosario, Rosemarie T.	Tacloban	Roulo, Reggie A.	Ormoc	Terana, Ma. Portia T.
Tacloban	Delloro, Janet S.	Tacloban	Sacay, Teodora D.	Sogod	Dikit, Edcill E.
Tacloban	Diendo, Vilma P.	Tacloban	Salazar, Melinda T.	Sogod	Dikit, Maria Cristina D.
Tacloban	Diorico, Norberto L. Jr.	Tacloban	San Gabriel, Reynaldo M.	Sogod	Rangga, Lourdes L.
Tacloban	Docil, Romeo C.	Tacloban	Sarinas, Ma. Gella E.	Babatngon	Belaje, Ma. Nariza B.
Tacloban	Espina, Nilo D.	Tacloban	Soleta, Natividad L.	Babatngon	Bertes, Thelma O.
Tacloban	Garcia, Bernardita M.	Tacloban	Solomon, Imee T.	Babatngon	Coyos, Rosie A.
Tacloban	Go, Clarissa J.	Tacloban	Suliva, Erma A.	Babatngon	Dellera, Riza P.
Tacloban	Go-acala, Noresita A.	Tacloban	Sydliongco, Ma. Genelín B.	Babatngon	Hechanova, Joey S.
Tacloban	Guintadcan, Fe D.	Tacloban	Tabao, Carolina J.	Babatngon	Masendo, Estelita D.
Tacloban	Hanopol, Archer S.	Tacloban	Teves, Aurorita H.	Borongan	Campomanes, Rosalie M.
Tacloban	Ilag-ilag, Ledesma F.	Tacloban	Tonido, Joan A.	Borongan	Conge, Lovely Grace G.
Tacloban	Intal, Cheryl T.	Tacloban	Udtohan, Ma. Patricia Mae A.	Tanauan	Cabangisan, Janjan M.
Tacloban	Iltanas, Elsa C.	Tacloban	Velarde, Melodia M.	Tanauan	Cinco, Pablo C. Jr.
Tacloban	Jacer, Marichu F.	Tacloban	Villafuerte, Anna Belinda C.	Tanauan	De Paz, Jovito T.
Tacloban	Jaraba, Letecia M.	Dulag	Abril, Grace C.	Tanauan	De Veyra, Trifonia L.
Tacloban	Jazmines, Erlinda U.	Dulag	Barredo, Letecia C.	Tanauan	Glema, Gladly Rose I.
Tacloban	Jornales, Lucia S.	Dulag	Bedua, Cristal Mae B.	Tanauan	Labong, Desa Marie P.
Tacloban	Katangatang, Remelyn A.	Dulag	Bonite, Donell A.	Tanauan	Miranda, Magdalena R.
Tacloban	Lacbayen, Elena A.	Dulag	Caballera, Angelita G.	Tanauan	Molina, Bernadith C.
Tacloban	Lagarto, Arnie	Dulag	Castil, Carmen M.	Tanauan	Mueva, Maricel N.
Tacloban	Lapasanda, Eleodoro N.	Dulag	Caunte, Rosalinda M.	Tanauan	Redovante, Luzvisa
Tacloban	Libres, Franklin M. II	Dulag	Comora, Shyrril Leen P.	Carigara	Coyoca, Ellen Mae G.
Tacloban	Lleve, Carmelita J.	Dulag	Diaz, Virginia C.	Carigara	Delvo, Honey Grace O.
Tacloban	Lumbres, Josefina O.				

## 2<sup>nd</sup> Year

Tacloban	Abajon, Cresencia C.	Tacloban	Morante, Emelina L.	Alang-Alang	De Lira, Joseph G.
Tacloban	Abella, Gladys S.	Tacloban	Mortega, Aiza L.	Alang-Alang	Francisco, Daisy L.
Tacloban	Abella, Glicería S.	Tacloban	Napoles, Edna R.	Alang-Alang	Gade, Lucrecia V.
Tacloban	Abueme, Cristina O.	Tacloban	Napoles, Edward R.	Alang-Alang	Jimenez, Delia O.
Tacloban	Adorza, Normita B.	Tacloban	Naputo, Clariza M.	Alang-Alang	Marmita, Ranzyl C.
Tacloban	Aguilar, Melvin L.	Tacloban	Navidad, Ma. Laarnie Y.	Alang-Alang	Natulla, Rowena B.
Tacloban	Alalim, Nonilon D.	Tacloban	Odevilas, Janice A.	Alang-Alang	Parcero, Lorena R.
Tacloban	Alvarez, Ma. Bella C.	Tacloban	Orocay, Jaynee A.	Alang-Alang	Revilla, Milaflor D.
Tacloban	Angulo, Roberta C.	Tacloban	Orzal, Elvie Y.	Alang-Alang	Sevilla, Jenny P.
Tacloban	Asis, Mary Luz M.	Tacloban	Padua, Soleta M.	Alang-Alang	Silva, Aileen I.
Tacloban	Bangoy, Apolonia A.	Tacloban	Planes, Cornelio V.	Alang-Alang	Tan, Adriano K.
Tacloban	Bautista, Marjorie Jane G.	Tacloban	Polic, Angelie C.	Ormoc	Albellar, Jumimar Y.
Tacloban	Biong, Zosima C.	Tacloban	Pombo, Consorcia J.	Ormoc	Albino, Lelibeth D.
Tacloban	Borca, Melanie	Tacloban	Princillo, Marilyn S.	Ormoc	Diaz, Constantino D.
Tacloban	Briones, Carmen B.	Tacloban	Pumanes, Rosa Antonia P.	Ormoc	Paquiao, Martin F.
Tacloban	Budaño, Maricris A.	Tacloban	Rabacio, Marcelo G.	Ormoc	Rosal, Victoria O.
Tacloban	Cabañez, Rosela E.	Tacloban	Ramirez, Myrna L.	Ormoc	Sano, Arlene N.
Tacloban	Cabataña, Roselita G.	Tacloban	Refuerzo, Josie Y.	Ormoc	Suico, Arlene S.
Tacloban	Cabus, Romelda L.	Tacloban	Ripalda, Ryajane R.	Ormoc	Surima, Teodoro T.
Tacloban	Caing, Ringo S. Jr.	Tacloban	Roldan, Rosita B.	Ormoc	Valenzona, Prescilla S.
Tacloban	Cambay, Raquel G.	Tacloban	Rosaldo, Kim B.	Ormoc	Visabella, Glenda D.
Tacloban	Camenforte, Maria Amiva C.	Tacloban	Sabas, Raul O.	Sogod	Antegra, Loreto A.
Tacloban	Cerniaz, Anafe B.	Tacloban	Sabela, Nilo R.	Sogod	Belleza, Feliza T.
Tacloban	Cinco, Aida M.	Tacloban	Salazar, Sonny O.	Sogod	Calaycay, Estrella P.
Tacloban	Codilan, Virginia P.	Tacloban	Salvatierra, Juanita M.	Sogod	Ichon, Jonalyn S.
Tacloban	Conge, Wilfredo D.	Tacloban	Sanchez, Amado A. Jr.	Sogod	Juanico, Ignacia B.
Tacloban	Cotoner, Catherine Y.	Tacloban	Seno, Rosalinda T.	Sogod	Rosas, Jessie M.
Tacloban	Custodio, Dinalyn B.	Tacloban	Sodsod, Luz Marie S.	Babatngon	Ballais, Novie C.
Tacloban	Dado, Apolonio G.	Tacloban	Solomon, Luz T.	Babatngon	Espares, Mercedes P.
Tacloban	Dapurán, Stefanie V.	Tacloban	Tabao, Dennis A.	Babatngon	Gular, Antonio V.
Tacloban	Del Pilar, Maximo D.	Tacloban	Taleon, Lolita G.	Babatngon	Hechanova, Eleonor C.
Tacloban	Diorico, Anita C.	Tacloban	Tan, Avelina C.	Babatngon	Losmagos, Edna T.
Tacloban	Docena, Mary Grace L.	Tacloban	Tenegra, Iluminada A.	Babatngon	Pacalan, Randy E.
Tacloban	Dumas, Elfleda B.	Tacloban	Tiu, Ma. Carnimf C.	Babatngon	Pomarejos, Zenaida D.
Tacloban	Encomio, Annalyn R.	Tacloban	Tolibas, Marcia M.	Babatngon	Pontillas, Sheldon Roy C.
Tacloban	Estrada, Luz C.	Tacloban	Tonido, Menchu A.	Borongan	Baquilod, Ma. Vilma B.
Tacloban	Eval, Zonnie S.	Tacloban	Tordil, Nelia C.	Borongan	Daiz, Paulo C.
Tacloban	Formanes, Edlyn P.	Tacloban	Torres, Rosemer M.	Borongan	Gonzales, Jetka V.
Tacloban	Guibao, Romelyn L.	Tacloban	Valen, Rosa Vilma S.	Borongan	Lavado, Gina S.
Tacloban	Gulariza, Naomi Joy A.	Tacloban	Velasco, Narcisa M.	Borongan	Montallana, Ariel O.
Tacloban	Gungob, Eulogia S.	Tacloban	Verzosa, Encarnacion T.	Tanauan	Almeria, Concordio B.
Tacloban	Jalayahay, Agripino P.	Tacloban	Villamil, Archiel G.	Tanauan	Canonigo, Karen V.
Tacloban	Juli, Maura T.	Dulag	Bollena, Abegael A.	Tanauan	Cariño, Dante S.
Tacloban	Ladio, Geraldine M.	Dulag	Cabudoc, Reynaldo S.	Tanauan	Catapang, Julisa C.
Tacloban	Lagdamen, Ma. Daisy L.	Dulag	Ferrer, Barbara Jane D.	Tanauan	Fuentes, Honey Grace L.
Tacloban	Lagsub, Julieta F.	Dulag	Gravoso, Elmer M.	Tanauan	Hembra, Alfonso A. Jr.
Tacloban	Lagutan, Raymund Johann Paolo	Dulag	Maaño, Trefina M.	Tanauan	Malate, Delia B.
Tacloban	Larraga, Milagros S.	Dulag	Ramelo, Fernando D.	Tanauan	Maroto, Martin B.
Tacloban	Lopez, Elisa A.	Dulag	Ramos, Ariel S.	Tanauan	Pogenio, Berly C.
Tacloban	Machete, Ma. Edelyn A.	Alang-Alang	Abanella, Jennifer C.	Tanauan	Salubon, Jovelyn D.
Tacloban	Maraya, Hector S.	Alang-Alang	Alcober, Dimna M.	Tanauan	Salve, Sara C.
Tacloban	Margallo, Fe L.	Alang-Alang	Ariza, Ma. Teresa R.	Tanauan	Santo, Jerlyn C.
Tacloban	Martinez, Josephine D.	Alang-Alang	Balais, Maria Lourdes T.	Tanauan	Villafuerte, Mary Ariane E.
Tacloban	Matobato, Nelson L.	Alang-Alang	Balasanos, Edwin N.	Carigara	Badato, Melanie P.
Tacloban	Montaño, Erwin G.	Alang-Alang	Beato, Herminia S.	Carigara	Cotoner, Estrella A.
Tacloban	Montas, Delia A.	Alang-Alang	Daban, Dennis F.	Carigara	Obsequio, Florentina A.
Tacloban	Montejo, Priscila Q.	Alang-Alang	Dañal, Lolita M.	Carigara	Oyzon, Leonora P.
Tacloban	Monteroso, Jefferson M.	Alang-Alang	Dayaon, Rodel C.	Carigara	Oyzon, Tereso A.
Tacloban	Monteroso, Kent Phillip M.	Alang-Alang	De Lira, Joselyn A.		

## New Star Members

Tacloban	Abella, Rolando M.	Tacloban	Gallardo, Maria Sandra M.	Dulag	Raga, Elias M.
Tacloban	Abiertas, Fe M.	Tacloban	Galo, Maria Salvacion M.	Dulag	Renomeron, Teresita G.
Tacloban	Agana, Leonilyn S.	Tacloban	Gulariza, Loreta A.	Dulag	Rivas, Kendy Joy D.
Tacloban	Agana, Manuel S. Jr.	Tacloban	Hayag, Damiano M.	Dulag	Selvio, Analiza L.
Tacloban	Aguilar, Arlynn C.	Tacloban	Homerez, Rufino B. Jr.	Dulag	Sia, Irene P.
Tacloban	Aguilar, Keith Derrick L.	Tacloban	Indangan, Reyvelyn L.	Alang-Alang	Abao, Maria Gracia B.
Tacloban	Aguilar, Vilma L.	Tacloban	Juanico, Evelio Jr V.	Alang-Alang	Baculbas, Concepcion L.
Tacloban	Algas, Benedicto C.	Tacloban	Lagramada, Pedro E.	Alang-Alang	Bargola, Nelia R.
Tacloban	Aling, Fermina B.	Tacloban	Lagrosa, Jasper D.	Alang-Alang	Chavez, Alena A.
Tacloban	Andillo, Estrellita M.	Tacloban	Llever, Maribel M.	Alang-Alang	Coquia, Jocelyn T.
Tacloban	Andrada, Mercedita S.	Tacloban	Losmagos, Ricardo C. Jr	Alang-Alang	Delima, Chona B.
Tacloban	Apolinar, Leleth G.	Tacloban	Mabulac, Michelle T.	Alang-Alang	Gatela, Jocelyn L.
Tacloban	Apolinario, Ayesa L.	Tacloban	Madera, Adorne Y.	Alang-Alang	Legada, Arlina A.
Tacloban	Apsay, Faith C.	Tacloban	Maganda, Adona T.	Alang-Alang	Militante, Flordeliza M.
Tacloban	Arinto, Brian E.	Tacloban	Maquilan, Salvacion C.	Alang-Alang	Panao, Danilo D.
Tacloban	Ausa, Virginia J.	Tacloban	Maraya, Marjorie R.	Alang-Alang	Regato, Rosemarie V.
Tacloban	Bacani, Bernarda S.	Tacloban	Margallo, Janelle Mae C.	Alang-Alang	Solidor, Thelma S.
Tacloban	Baclaocos, Jeanette N.	Tacloban	Mariquit, Leonora E.	Alang-Alang	Vicuña, Lorie E.
Tacloban	Bacolod, Noel M.	Tacloban	Martinez, Jeanna D.	Alang-Alang	Villamor, Petronilo B.
Tacloban	Badilla, Villa U.	Tacloban	Melchor, Fritz G.	Ormoc	Ajoc, Ritchel V.
Tacloban	Balatay, Ailene D.	Tacloban	Mengote, Luz G.	Ormoc	Argomido, Lucena T.
Tacloban	Baldesco, Elizabeth V.	Tacloban	Merin, Conchita L.	Ormoc	Cabana, Cecilia S.
Tacloban	Baldo, Teresa M.	Tacloban	Monares, Ramon B.	Ormoc	Cantay, Christine A.
Tacloban	Baronda, Florenda B.	Tacloban	Monte, Luz B.	Ormoc	Cantay, Nikko R.
Tacloban	Biol, Elizabeth G.	Tacloban	Monteroso, Rosalina M.	Ormoc	Castro, Marian P.
Tacloban	Boco, Raymund G.	Tacloban	Napoles, Ma. Fe M.	Ormoc	Dator, Rogelito R.
Tacloban	Boleche, Edwin J.	Tacloban	Napoles, Yolando P.	Ormoc	Diesto, Cristituta M.
Tacloban	Borden, Bienvenido A.	Tacloban	Navora, Pantaleon F. Jr.	Ormoc	Dula, Gemma N.
Tacloban	Bugho, Venus D.	Tacloban	Nieves, Evelyn U.	Ormoc	Lopez, Fregie R.
Tacloban	Cabalona, Malou Virginia S.	Tacloban	Ocier, Virgilio M.	Ormoc	Mahayag, Cherry Jane A.
Tacloban	Cabrera, Lucena C.	Tacloban	Ojeda, Aida C.	Ormoc	Nazario, Junalyn C.
Tacloban	Cadavis, Judith Lourdes V.	Tacloban	Ortega, Aleth Rey C.	Ormoc	Pacaldo, Roselyn S.
Tacloban	Caguicla, Leoncia S.	Tacloban	Pancho, Jodalyn B.	Sogod	Acaso, Jouey T.
Tacloban	Caindoz, Maria Carlota R.	Tacloban	Paño, Fe C.	Sogod	Agusila, Glaiza B.
Tacloban	Caldoza, Shiela A.	Tacloban	Plimaco, Rowena F.	Sogod	Camposo, Thelma R.
Tacloban	Calipayan, Raquel A.	Tacloban	Quintana, Dionisio M.	Sogod	Galdo, Rosalina T.
Tacloban	Caliso, Ken Lawrence P.	Tacloban	Racaza, Aibe T.	Sogod	Jesto, Aloha B.
Tacloban	Candela, Renante d.	Tacloban	Real, Nora O.	Sogod	Tan, Patrick L.
Tacloban	Canillas, Noel O.	Tacloban	Regala, Elena E.	Babatngon	Aguilon, Rowena C.
Tacloban	Cayas, Ma. Cristiana Ralindale	Tacloban	Relador, Jerwin A.	Babatngon	Baldomar, Felipe C.
Tacloban	Cerilla, Consuelo P.	Tacloban	Saborrido, Shane Frances T.	Babatngon	Cinco, Luz M.
Tacloban	Cinco, Elena A.	Tacloban	Sabulao, Gerardo S. Jr.	Babatngon	Dalde, Maria B.
Tacloban	Cinco, Rene C.	Tacloban	Salorio, Reynaldo H.	Babatngon	Decena, Rowena V.
Tacloban	Concepcion, William M.	Tacloban	Samaco, Marcelyn Ann C.	Babatngon	Espares, Anaclea L.
Tacloban	Conde, Ramel T.	Tacloban	San Gabriel, Erlinda A.	Babatngon	Gacuma, Danilo B. jr.
Tacloban	Coyoca, Adela G.	Tacloban	Siguan, Leoferia T.	Babatngon	Gular, Reiselda F.
Tacloban	Cristino, Janet Y.	Tacloban	Solidor, Norman T.	Babatngon	Lopez, Elisa S.
Tacloban	Cuba, Erlinda C.	Tacloban	Solomon, Hilario S.	Babatngon	Pontilan, Lucita D.
Tacloban	Daaco, Sonny L.	Tacloban	Taboada, Raphael Angelo H.	Babatngon	Pontillas, Jorge B. Jr.
Tacloban	Daban, Reni P.	Tacloban	Tilao, Isabel B.	Babatngon	Rosales, Angeles G.
Tacloban	Dacatimbang, Ma. Nelly G.	Tacloban	Tingzon, Resurreccion I.	Babatngon	Salas, Erika G.
Tacloban	De La Cruz, Regilda M.	Tacloban	Tiozon, Fructoso L.	Borongan	Balanay, Alvin A.
Tacloban	De La Cruz,, Ofelia R.	Tacloban	Tupaz, Regalado D.	Borongan	Balanay, Flores A.
Tacloban	De La Peña, Antonio O.	Tacloban	Ty, Bernardita C.	Borongan	Godelosao, Castor Q.
Tacloban	De Los Reyes, Alliyah Jen C.	Tacloban	Urmeneta, Leticia A.	Borongan	Nacionales, Rufina A.
Tacloban	Defeo, Ariel L.	Tacloban	Uy, Estrella C.	Borongan	Rebay, Brenzon P.
Tacloban	Dela Peña, Evelyn Q.	Tacloban	Valdez, Gerald P.	Tanauan	Abarracoso, Julito G.
Tacloban	Delima, Maria Teresa L.	Tacloban	Velasco, Rea Mae T.	Tanauan	Aures, Constancia E.
Tacloban	Diola, Merlinda S.	Tacloban	Villafuerte, Beverly Anne C.	Tanauan	Catan, Maribel V.
Tacloban	Docil, Nilda B.	Tacloban	Villamor, Jerome C.	Tanauan	Copino, Debbelyn M.
Tacloban	Doyola, Fidela Teresa L.	Tacloban	Vivo, Florida D.	Tanauan	Maasin, Ofelia G.
Tacloban	Duma, Florentina B.	Dulag	Aguillon, Irene E.	Tanauan	Miranda, Crispin M.
Tacloban	Edaño, Edna M.	Dulag	Agustin, Eireen C.	Tanauan	Pendijito, Ma. Fredeswinda L.
Tacloban	Elias, Ritchel Joy G.	Dulag	Bangcaran, Felix D.	Tanauan	Pumanes, Aileen D.
Tacloban	Eloberio, Gilbert P.	Dulag	Cagara, Pedro C. Jr.	Tanauan	Salvaña, Marjorie A.
Tacloban	Estoya, Maria Cynthia T.	Dulag	Calupas, Eddie I.	Carigara	Pirante, Porferia I.
Tacloban	Eval, Perlita B.	Dulag	Capongcol, Leysa M.	Abuyog	Albesa, Adam Francis B.
Tacloban	Fevidal, Neña Divina D.	Dulag	Diola, Bienida T.		
Tacloban	Fortaliza, Lilia S.	Dulag	Parado, Edina A.		

# Loyalty Service Award

## 20 YEARS



Rolando M. Abella



Jeremy N. Maaño



Elizabeth L. Pretencio



Vincent C. Beltran



Gayle A. Corales

## 10 YEARS



Rhina A. Pagayanan



Zacarias B. Sabucido



Melvin L. Gerez



Pedro C. Cagara Jr.



Ernesto H. Reyes Jr.

## 5 YEARS



Adrian T. Azcarraga



Alberto L. Tumandao



Cristal Mae B. Bedua



Dennis A. Tabao



Donell A. Bonite



Ermie L. Cabubas



Honey Grace O. Delvo



Julien C. Loreto



Katreen Therese I. Salangsang



Mylah A. Matias



Nicka F. Logrosa



Randy E. Pacalan



Ricson D. Hernandez



Romeo C. Docil



Russiah J. Cabezada



Sherwin C. Catayong

# Board of Directors



**Lilibeth T. Tabungar**  
1st Vice Chairperson



**Dr. Nelson D. Bernardo, LPT.**  
Chairperson



**Sarah T. Agner, M-MATH**  
2nd Vice Chairperson



**Reynario Maria G. Quintero, CPA**  
Director



**Jose Eric L. Aguilar, JD, MPRM**  
Director



**Luisita J. Quebec**  
Director



**Dr. Leo D. Camposano**  
Director



**Imelda F. Lagutan, D.P.A.**  
Director



**Michelle D. Sevilla**  
Director



**Joyce D. Banzon, CE.,MM.**  
Director

# Mandated Committee Officers

## Board Secretary



Corazon L. Coritana

## Board Treasurer



Raul O. Sabas, CPA, MM

## Audit Committee



Rosemarie S. Cumla  
Chairperson



Evelyn D. Clarin  
Chairperson



Virgelia V. Amplayo  
Vice-Chairperson



Marissa M. Pilapil  
Secretary

## Election Committee

## Education and Training Committee



Lorna S. Cinco  
Chairperson

## Mediation and Conciliation Committee



Rellier B. Meribeles  
Chairperson



Danilo D. Pano  
Member

## Ethics Committee



Antonio E. Lim, Jr.  
Chairperson

## Credit Committee



Soccoro Q. Ramos  
Chairperson



Rosalia R. Pedrosa  
Member

## Gender and Development Committee



Ma. Jenny C. Advincula  
Chairperson



Atty. Rodolfo A. Peñalosa  
Member



Marilou S. Nacilla  
Member



# MANAGEMENT

## Head Office



**Elizabeth L. Pretencio**  
OIC-General Manager  
Asst. General Manager for Operations



**Rhina A. Pagayanan**  
Asst. General Manager for Admin



**Joebert A. Go**  
Accountant II



**Fe S. Dela Cruz**  
Finance Supervisor



**Ronnel E. Cabalona**  
IT Specialist



**Joshua O. Mandawe**  
OIC- MWDO Supervisor



**Gayzel T. Abaño**  
Business Office Supervisor



**Maria Janet G. Nacario**  
Board Office Supervisor



**Rolando M. Abella**  
OIC System Admin



**Jacqueline A. Ortonero**  
Marketing Supervisor



# MANAGEMENT

## Tacloban Branch



**Vincent C. Beltran**  
Manager II

Year of Establishment	: February 16, 1969
Total Regular Members as of 2022	: 16,336
Assets as of 2022	: Php 1,279,182,674
Share Capital as of 2022	: Php 480,768,304
Gross Loan Receivable as of 2022	: Php 623,705,731



First row (L-R): Adona T. Maganda; Alliyah Jen C. De Los Reyes; Arra Camille M. Nevaliza; Venus S. Simborio; Noel O. Canillas; Vincent C. Beltran; Mario M. Cagara; Maria Faith M. Salceda; Louie Grace I. Noveno; Romelda L. Cabus; Maria Carina Milagrosa Lee  
 Second row (L-R): Kenneth Jay U. Machate; Louie B. Dometita; Rosidro N. Capacio; Nephi F. Macion; Yerlie U. Cabatingan; Maria Amiva C. Camenforte; Ricardo C. Losmagos Jr.; Sarah Jane C. Rosaldo; Mary An B. Diaz; Noel S. Gallano; Romeo C. Docil; Sonny O. Salazar; Dennis A. Tabao; Bonifacio T. Pimentel Jr.;  
 Third row (L-R): Ringo S. Caing Jr.; Ken Lawrence P. Caliso; Reggie A. Roullo; Alberto L. Tumandao Jr.; Ricson D. Hernandez; Rommel S. De Vera; Pedro A. Biron Jr.;  
 Fourth row (L-R): Mark Anthony P. Orias; Christian C. Agujero; Jerry Lou C. Tarce; Jupiter S. Barado; Noel Francis P. Natan; Anthony Myrfred T. Eñola

# MANAGEMENT

## Alangalang Branch



**Maricellie M. Angue**  
Manager I

Year of Establishment  
: **June 08, 2005**  
Total Regular Members as of 2022  
: **2,878**  
Assets as of 2022  
: **Php 179,437,497**  
Share Capital as of 2022  
: **Php 63,848,975**  
Gross Loan Receivable as of 2022  
: **Php 117,727,053**



(L-R) Raphael Angelo H. Taboada, Alfonso A. Hembra Jr., Pedro A. Biron Jr., Federico C. Balano, Richard M. Uy, Roy Alvin A. Cariño Jr., Ryan M. Zabala, Christian B. Abing, Ranzyl C. Marmita

(L-R) Melvin L. Gerez, Elaene Nadene G. Ecleo, Liezel J. Pimentel, Arlene M. Tizon, Maricellie M. Angue, Gayle A. Corales, Mary June R. Villareal, Jay Arnold D. Alabado

## Dulag Branch



**Archimedes D. Asilo**  
OIC-Manager I

Year of Establishment  
: **March 31, 2006**  
Total Regular Members as of 2022  
: **2,180**  
Assets as of 2022  
: **Php 125,645,134**  
Share Capital as of 2022  
: **Php 45,358,289**  
Gross Loan Receivable as of 2022  
: **Php 77,648,582**



First row (L-R): Kendy Joy D. Rivas; Cristal Mae P. Bedua; Archimedes D. Asilo; Dhevine C. Villegas; Shyrril Leen P. Comora

Second row (L-): Elmer M. Gravoso; Jefhe Marc C. Tugay; Leo C. Tingzon; Jonh Reagan T. Pepito; Jenniffer S. Enciso; Randy A. Devaras; Lito M. Acebedo; Donell A. Bonite; Rodolfo T. Berongoy Jr.

# MANAGEMENT

## Ormoc Branch



**Roy D. Metran**  
OIC-Manager I

Year of Establishment  
: **November 28, 2008**  
Total Regular Members as of 2022  
: **1,514**  
Assets as of 2022  
: **Php 74,105,159**  
Share Capital as of 2022  
: **Php 34,481,443**  
Gross Loan Receivable as of 2022  
: **Php 80,005,445**



(L-R) Zacarias B. Sabucido, Niel Bryan M. Diano, Roy D. Metran,  
William C. Montederamos, Rey Anthony C. Jumao-as, Gerzon C. Luzon,  
John Paul P. Jacinto, Jumimar Y. Albellar

(L-R) Brenjelyn N. Surima, Sarah Maris M. Diaz, Carl Jean L. Valenzona, Mylah A. Matias

## Sogod Branch



**Jimmy V. Mueva**  
Manager I

Year of Establishment  
: **February 20, 2009**  
Total Regular Members as of 2022  
: **671**  
Assets as of 2022  
: **Php 25,835,790**  
Share Capital as of 2022  
: **Php 16,352,304**  
Gross Loan Receivable as of 2022  
: **Php 40,496,182**



(L-R) Ernest Jingles T. Caimoy, Carmelo T. Belleza, Glorifred G. Espenido,  
Jessie M. Rosas

(L-R) Jonalyn S. Ichon, Leendy P. Mayorca, Jimmy V. Mueva, Russiah J. Cabezada

# MANAGEMENT

## Babatngon Satellite



**Jeremy N. Maaño**  
Satellite Head

Year of Establishment  
: **November 05, 2010**  
Total Regular Members as of 2022  
: **898**  
Assets as of 2022  
: **Php 40,401,651**  
Share Capital as of 2022  
: **Php 19,388,099**  
Gross Loan Receivable as of 2022  
: **Php 30,236,481**



First row (L-R): Mildred L. Tañola; Jeremy N. Maaño; Novie C. Ballais

Second Row (L-R): Shirwil L. Ponpon; Randy E. Pacalan

## Carigara Satellite



**Francis G. Roca**  
OIC Satellite Head

Year of Establishment  
: **March 10, 2012**  
Total Regular Members as of 2022  
: **890**  
Assets as of 2022  
: **Php 55,770,525**  
Share Capital as of 2022  
: **Php 16,339,823**  
Gross Loan Receivable as of 2022  
: **Php 42,745,081**



(L-R) Felino C. Salvaña, Honey Grace O. Delvo, Rodel R. Lopez

(L-R) Elsie C. Puertullano, Francis G. Roca, Ellen Mae G. Coyoca

# MANAGEMENT

## Tanauan Satellite



**Evelio V. Juanico Jr.**  
OIC- Satellite Head

Year of Establishment  
: **August 21, 2012**  
Total Regular Members as of 2022  
: **1,940**  
Assets as of 2022  
: **Php 98,289,086**  
Share Capital as of 2022  
: **Php 45,076,967**  
Gross Loan Receivable as of 2022  
: **Php 72,846,707**



(L-R) Winston D. Arcena, Joseph P. Palaña, Rodel U. Pumanes, Berly C. Pogenio

(L-R) Maricris A. Pepito, Evelio V. Juanico Jr., Nicka L. Flores

## Borongan Satellite



**Rey Noel Guibao**  
OIC- Satellite Head

Year of Establishment  
: **December 18, 2012**  
Total Regular Members as of 2022  
: **568**  
Assets as of 2022  
: **Php 20,706,757**  
Share Capital as of 2022  
: **Php 10,967,629**  
Gross Loan Receivable as of 2022  
: **Php 24,265,215**



(L-R) Sherwin Catayong, Lovely Grace Conge, Rey Noel Guibao,  
Brenda Garcia, Eva Joy Obina

# MANAGEMENT

## Abuyog Satellite



**Ernesto H. Reyes Jr.**  
Satellite Head



(L-R) Melchor B. Mortezo, Ernesto H. Reyes Jr. Juliet B. Realino,  
Ian Dexter G. Saballa

Year of Establishment  
: **July 08, 2013**  
Total Regular Members as of 2022  
: **769**  
Assets as of 2022  
: **Php 34,787,666**  
Share Capital as of 2022  
: **Php 18,591,381**  
Gross Loan Receivable as of 2022  
: **Php 33,968,914**

## PHCCI-MPC Tacloban Branch & Satellite *Office Directory*

### **Tacloban Branch**

Redemptorist Comp. Real Street, Tacloban City  
Tel. No. (053) 832-0126  
Mobile No. 0927-282-1338 / 0947-100-4107  
Website: [www.phcci.com.ph](http://www.phcci.com.ph)  
Facebook account:  
[www.facebook.com/phccimpctacloban](http://www.facebook.com/phccimpctacloban)  
E-mail Address: [phcci\\_taccity@yahoo.com](mailto:phcci_taccity@yahoo.com)

### **Alangalang Branch**

Cor. Real & Gatela Street Brgy. San Antonio Pob.,  
Alangalang Leyte  
Mobile No. 0915-563-7401 / 0998-238-3200

### **Dulag Branch**

Brgy. Market Site, Dulag Leyte  
Mobile Nos. 0912-529-8139 / 0917-178-1522

### **Ormoc Branch**

E. Conejos Street Brgy. Cogon, Ormoc City  
Telefax No. (53) 561-0332  
Mobile No. 0915-770-5442 / 0908-403-3762

### **Sogod Branch**

2/F Calaycay Bldg. Rizal Street Zone 5, Sogod  
Southern Leyte  
Telefax No. (53) 577-9096  
Mobile No. 0936-566-1292 / 0951-799-7774

### **Tanauan Satellite Office**

Real Street Brgy. San Roque, Tanauan Leyte  
Mobile No. 0927-948-4644 / 0910-318-9606

### **Babatngon Satellite Office**

DZ Romualdez Street Brgy. Dist. 4,  
Babatngon Leyte  
Mobile No. 0945-280-3236 / 0968-216-0949

### **Carigara Satellite Office**

Del Carmen Street Brgy. Sawang, Carigara Leyte  
Tel. No. (53) 300-5359  
Mobile No. 0916-303-5653 / 0908-586-2645

### **Borongan Satellite Office**

Real Street Brgy. Songco, Borongan City,  
Eastern Samar  
Tel. No. (55) 560-9207  
Mobile Nos. 0950-372-9406 / 0927-036-6179

### **Abuyog Satellite Office**

Brgy. Loyon Sawang, Abuyog Leyte  
Mobile No. 0975-309-8435 / 0910-318-9690

## *Pre-Membership Education Seminar (PMES) and Pre-Membership Education Webinar (PMEW) Facilitators*

### **Tacloban Branch**



(L-R) Rogelio Dela Cruz, Regalado Tupaz, Lolita Ibañez, Sagrario Advincula, Rey Marmita, Rosalia Pedrosa  
(L-R) Teresita Cabacoy, Carmelita Dacut, Florenda Soledad, Sonia Nalda, Narcisa Velasco,  
Nelson Bernardo, Rosemarie Cumla, Lilibeth Tabungar

### **Alang-alang Branch**



(L-R) Erlinda De Lira, Joseph De Lira, Evelina Perez

### **Ormoc Branch**



(L-R) Gennelyn Ablen, Evangeline Jupia

## *Information Committee on Alternatives to Termination (ICAT)*



(L-R) Lolita Ibañez, Sagrario Advincula

(L-R) Sonia Nalda, Narcisa Velasco, Teresita Cabacoy, Carmelita Dacut



## Service Providers



**Dr. Ma. Lourdes R. Gorgonia**  
Dentist



**Dr. Elenita C. Antor**  
Dentist



**Dr. Kaithlyn Mae Grace S. Tamayo**  
Dentist



**Dr. Fretzei Bagania Bongbonga**  
Dentist



**Dr. Rosario C. Geonzon**  
Dentist



**Dr. Jaybee Ian L. Obiña**  
Dentist



**Dr. Marc Steven D. Capungcol**  
Medical Doctor



**Dr. Sheila N. Tante**  
Medical Doctor



**Atty. Jinky C. Lesigues**  
Legal Retainer

## Area Coordinators



- |                          |                           |                             |                              |
|--------------------------|---------------------------|-----------------------------|------------------------------|
| 1. Pablita C. Pacia      | 15. Jose Joel M. Apurillo | 29. Gilbert P. Eloberio     | 43. Luzviminda C. Cabanganan |
| 2. Milaflor D. Revilla   | 16. Imelda T. Aralar      | 30. Paulita L. Flores       | 44. Florida R. Paglinawan    |
| 3. Glenn M. Reposar      | 17. Ma. Rosario C. Bactol | 31. Antonette A. Gonzales   | 45. Jovenizza L. Sapayan     |
| 4. Yerita V. Mato        | 18. Nida A. Bermudo       | 32. Marlyn A. Olimpo        | 46. Merlyn M. Setosta        |
| 5. Daisy L. Mones        | 19. Zoilo C. Buhay Jr.    | 33. Adelaida B. Jumao-as    | 47. Rex L. Tejome            |
| 6. Melanie P. Badato     | 20. Gemma A. Homeres      | 34. Delfina N. Labanan      | 48. Maria Robhel O. Macanas  |
| 7. Rosario C. Lerios     | 21. Wardiolita O. Chong   | 35. Marilyn L. Llanto       | 49. Vilma B. Udtuhan         |
| 8. Joeselyn A. Espino    | 22. Sofronio G. Co Jr.    | 36. Lydia P. Torre          | 50. Greelver S. Verallo      |
| 9. Emely A. Limbre       | 23. Angeline O. Cuaros    | 37. Josefina S. Maraya      | 51. Visitacion A. Villajos   |
| 10. Ritchel V. Ajoc      | 24. Daisy S. Cueryzon     | 38. Ana S. Maraya           | 52. Owen A. Asis             |
| 11. Anita A. Cadion      | 25. Teresita M. Daban     | 39. Sonia P. Mercullo       | 53. Stella M. Inalisan       |
| 12. Lina M. Tabaranza    | 26. Saturnina R. Dagami   | 40. Manolo P. Modesto       | 54. Sonia R. Buhay           |
| 13. Anicia M. Abarientos | 27. Lucia V. De la Cruz   | 41. Lucrecia D. Morillo     |                              |
| 14. Leonora G. Albasin   | 28. Lucila J. Dialca      | 42. Ma. Bhelma M. Octaviano |                              |

# Photo Gallery



**Carigara New Office Building Blessing & Inauguration**



**Fr. Flan Daffy Scholarship Program Recipient**



**51st Sequential Annual General Assembly Meeting & Election**



**Partnership Signing with MASSPEC**



**Tree Planting & Nurturing Activity**



**REDCROSS Occupational First Aid & Basic Life Support Training**

# Photo Gallery



**COOP Month Celebration**



**COOP Handog Pamasko**



**Christmas Village Lighting Ceremony**



**Asia's Golden Icons Awards 2022**



**Kasalang PHCCI**



**Bag of Kindness - A Giftgiving Activity**



Founded: 1969

# PHCCI-MPC Tacloban

Perpetual Help Multi-Purpose Cooperative ®



*Top 1 Best Performing  
Cooperative in Tacloban City*



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For loan payments and contributions to savings/share capital/coopagtutulungan/labcoop-savings labcoop-share capital, you can pay at any of our **ACCREDITED PAYMENT CENTERS**






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## FREE DENTAL SERVICE

-  Tooth Extraction
-  Oral Prophylaxis (*Cleaning*)
-  Dental Filling (*Pasta*)

*Visit any PHCCI Office to get a referral slip.*



Dr. Ma. Lourdes R. Gorgonia  
Dentist

Dr. Jaybee Tan L. Obifia  
Dentist

Dr. Kalthlyn Mae Grace Santo  
Sorjyao-Tamayo  
Dentist

Dr. Elenita C. Antor  
Dentist

Dr. Rosario C. Geonzon  
Dentist

Fretzel D. Baganla  
- Bongbonga  
Dentist

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**PHCCI-MPC Tacloban**  
PHCCI KIDDY & Y.E.S. LABORATORY COOPERATIVE

## BE A MEMBER!

OPEN A PHCCI KIDDY & YOUTH SAVINGS ACCOUNT WITH US NOW!



**PHP 200.00**  
fees and deposits

**FEATURES:**

- Minimum Initial Deposit of Php 50.00
- Php 300.00 Minimum balance to earn interest
- 1% Interest rate per annum

**PAY YOUR LOAN ON TIME AND GET**



**REBATES ON INTEREST**

*Rebates is automatically credited to savings deposit.*

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**PHCCI-MPC Tacloban**  
Perpetual Help Multi-Purpose Cooperative®



## BE A MEMBER IN GOOD STANDING (MIGS)!!!

### HOW?

- Paid membership fee and the value of at least 10 shares required for membership.
- Not delinquent in the payments of his share capital subscription and other accounts and obligations.
- Participated in the affairs of the cooperative and patronized its businesses in accordance with cooperative's policies and guidelines.

# PHCCI-MPC Tacloban FR. FLAN DAFFY SCHOLARSHIP PROGRAM

## QUALIFICATION REQUIREMENTS:

- Must be a PHCCI-MPC Tacloban member or a son/daughter of a PHCCI-MPC member.
- Must be a resident of the Local Government Unit (LGU) where the cooperative operates.
- Senior High school graduate whose General Weighted Average (GWA) is at least 90%.
- Must be enrolled in a public higher education in Region 08.
- Gross income for both parents should not exceed Php 300,000 per annum.
- Must be enrolled in degree programs under the disciplines of Business, Education, Information Technology, Engineering, or Agriculture & any cooperative courses.

## BENEFITS:

- ✔ Tuition fee and other school fees per semester including summer (if required by the curriculum).
- ✔ Books/School supplies allowance of Php 10,000 per year.
- ✔ Living allowance of Php 30,000 per year.
- ✔ Uniform allowance of Php 6,000.
- ✔ Graduation allowance of Php 2,000.
- ✔ Part-time employment during summer & semestral breaks.
- ✔ Work opportunity with PHCCI-MPC Tacloban.



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Founded: 1969

## FREE ONLINE & ONSITE MEDICAL CONSULTATION

- Visit any PHCCI Office to get a referral slip or
- Register online thru google link:

[tiny.cc/PHCCIMedicalConsultation](https://tiny.cc/PHCCIMedicalConsultation)

### ONSITE MEDICAL CONSULTATION

**Dr. Marc Steven Capungcol**

Schedule:  
Every 1st & 3rd Saturday of the Month, 9am-12noon  
Clinic at Tacloban Branch Office



**Dr. Marc Steven D. Capungcol,**  
RN, CLC, MPH



**Dr. Sheila N. Tante,**  
PHSAE, RN, RMT



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# HOW TO BE A

# Star Member?



- ★ Must have availed a loan with zero fines, penalties, and other surcharges for three (3) consecutive calendar years.
- ★ Must attend the Annual General Assembly for three (3) consecutive years.
- ★ Regularity of payment of at least Php 100.00 a month or Php 1,200.00/year, provided member share capital will not exceed 10% of the authorized Share Capital of PHCCI-MPC Tacloban (By-laws).

## Incentive for Star Members

- 1 Exemption from CRECOM interview.
- 2 50% discount on service fees on all future loans.
- 3 Exclusively avail of the Star Lane Window.
- 4 List of star members will be posted in the PHCCI Bulletin Board.
- 5 Receive a PHCCI customized item depending on the number of years of being a StarMember and it shall be awarded during the conduct of Annual General Assembly Meeting:
  - ✓ 1-5 yrs. = White Star member's shirt
  - ✓ 6-9 yrs. = Green Star member's shirt and a special token
  - ✓ 10 yrs. and above = Yellow Star member's shirt, a special token, and a plaque
- 6 Entitle to receive a cash incentive equivalent to:
  - ✓ 5% of the interest paid for the year for new to 9th year of being a Star Member
  - ✓ 10% of the interest paid for the year for Hall of Famer, 10 years and above of being a Star Member

*Note: All cash incentives will be deposited to the savings account of the Star Members.*



[www.phcci.com.ph](http://www.phcci.com.ph)



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**PHCCI-MPC Tacloban**  
Perpetual Help Multi-Purpose Cooperative®





## BE A PHCCI MEMBER NOW AND ENJOY THE FOLLOWING BENEFITS !

- Interest on Savings Deposit
- Rebates
- Patronage Refund
- Dividend
- Social Services
  - ✓ Free Online & Onsite Medical Consultation
  - ✓ Free Dental Services
  - ✓ Annual Free Pap smear & Prostate Examination
  - ✓ Annual Medical Big Health Day
  - ✓ COOPagtutungan Mortuary Financial Assistance Program

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## AGRICULTURAL PRODUCTION LOAN

### APPLY NOW!

MAXIMUM LOANABLE AMOUNT  
UP TO 90% OF TOTAL FARM BUDGET

- ✓ Affordable Interest Rate (*Diminishing Balance*)
- ✓ No collateral requirement for loan amount less than P200,000
- ✓ Lump sum payment

*Actual loanable amount shall be determined by the Account Officer*

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## AGRI-BUSINESS LOAN

### APPLY NOW!

- ✓ Affordable Interest Rate (*Diminishing Balance*)
- ✓ No collateral requirement for loan amount less than P200,000
- ✓ Flexible Payment Terms

*Actual loanable amount shall be determined by the Account Officer*

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## TIME DEPOSIT LOAN

### APPLY NOW!

MAXIMUM LOANABLE AMOUNT  
UP TO 90% OF TIME DEPOSIT PLACEMENT

- ✓ Affordable Interest Rate (*Diminishing Balance*)
- ✓ No Co-maker Requirement
- ✓ Guaranteed Patronage Refund

*Actual loanable amount shall be determined by the Account Officer*

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## SMALL & MEDIUM ENTERPRISE (SME) LOAN

MAXIMUM LOANABLE AMOUNT  
UP TO P 2,000,000.00

- ✓ Reduced interest rate compared to existing business loan
- ✓ No collateral requirement for loan amount less than P200,000
- ✓ Payable up to 5 years term

*Actual loanable amount shall be determined by the Account Officer*

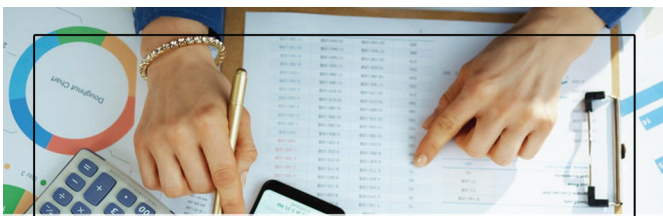


## ENHANCED SALARY LOAN

**APPLY NOW!**

- ✓ Affordable Interest Rate (*Diminishing Balance*)
- ✓ Insured Loan
- ✓ Lesser Documentary Requirements

*Actual loanable amount shall be determined by the Account Officer*



## ENHANCED PERSONAL LOAN

**APPLY NOW!**

Monthly amortization of the proposed loan should not exceed  
40% of the net disposable income (NDI)

- ✓ Affordable Interest Rate (*Diminishing Balance*)
- ✓ No collateral requirement for loan amount less than P200,000
- ✓ Guaranteed Patronage Refund

*Actual loanable amount shall be determined by the Account Officer*



## MICRO-ENTREPRENEURIAL LOAN

**APPLY NOW!**

- ✓ Reduced interest rate compared to existing business loan
- ✓ Payable up to 2 years term
- ✓ No collateral requirement

*Actual loanable amount shall be determined by the Account Officer*



## ENHANCED MEDICAL LOAN

**APPLY NOW!**

Monthly amortization of the proposed loan should not exceed  
40% of the net disposable income (NDI)  
with a maximum loanable amount of 150,000

- ✓ No co-maker requirement
- ✓ No collateral requirement
- ✓ Reduced interest rate

*Actual loanable amount shall be determined by the Account Officer*



## ENHANCED GADGET LOAN

**APPLY NOW!**

Actual unit price of the gadget, maximum of  
Fifty thousand pesos (Php50,000.00)

- ✓ Affordable Interest Rate (*Diminishing Balance*)
- ✓ No Co-maker Requirement
- ✓ No Collateral Requirement

*Actual loanable amount shall be determined by the Account Officer*



Founded: 1969

# PHCCI-MPC Tacloban

## Perpetual Help Multi-Purpose Cooperative®

### FINANCIAL SERVICES

#### DEPOSITS

- ✓ Share Capital
- ✓ Regular Savings
- ✓ Premium Savings
- ✓ Time Deposit
- ✓ Savings-CoopLab & Share Capital-CoopLab

#### LOANS

##### OVER-THE COUNTER LOAN (OTC)

- ✓ Petty Cash Loan
- ✓ Emergency Loan
- ✓ Express (Back-to-back) Loan
- ✓ Gadget Loan
- ✓ Time Deposit Loan

##### SPECIAL LOAN

- ✓ Motor Vehicle Loan
- ✓ Calamity Loan
- ✓ Pension Loan
- ✓ Real Estate Loan

### SOCIAL SERVICES

#### Members Welfare Services/Program

- ✓ CooPagtutulungan Mortuary Financial Assistance Program
- ✓ Free Medical Check-up (Onsite & Online)
- ✓ Free Blood Pressure Reading
- ✓ Free Dental Services (Tooth Extraction, Oral Prophylaxis and Dental fillings)
- ✓ Annual Free Pap smear & Prostate Examination
- ✓ Annual Medical Big Health Day
- ✓ Pre-Membership Education Seminar (Onsite & Online)
- ✓ Savings and Credit Seminar (Onsite & Online)
- ✓ Regular Membership Application (Onsite & Online)
- ✓ Online Over-the-Counter (OTC) Loan Application

### ALLIED SERVICES

- ✓ Fr. Flan Daffy Building (Office and Event space for lease)
- ✓ Remittance Partnership
  - PNB
  - M. Lhuillier
  - LBC
  - RD Pawnshop
  - Palawan Pawnshop
- ✓ PHCCI-MPC Tacloban Academy Inc. (PMTAI)
- ✓ NATCCO MBAI Family Damayan Program
- ✓ Coop Assurance Center (CLIMBS)

# PROGRAMS PRODUCTS SERVICES

#### PRODUCTIVE LOAN

- ✓ Agricultural Production Loan
- ✓ Agri Business Loan
- ✓ Microentrepreneurial Loan
- ✓ SME Loan

#### PROVIDENT LOAN

- ✓ Personal Loan (Multi-Purpose)
- ✓ Educational Loan
- ✓ Travel Loan
- ✓ Memorial Loan
- ✓ Medical Loan
- ✓ CooPabahay Loan
- ✓ Salary Loan

### PHCCI KIDDY & Y.E.S. LABORATORY COOPERATIVE

- ✓ Kiddy & Young Enthusiastic Savers (YES)
- ✓ Annual Free Operation Tuli and Ear Piercing
- ✓ Academic Excellence Award
- ✓ Tutee-Friendly GROWTH Summer Class Program
- ✓ Pre-Membership Laboratory Cooperative Seminar (PMLCOW)

### ONLINE SERVICES

- ✓ Regular Membership Application
- ✓ Over-the-Counter Loan Application
- ✓ Pre-Membership Education Webinar
- ✓ Savings and Credit Webinar
- ✓ Pre-Membership Laboratory Cooperative Webinar
- ✓ Medical Consultation

# PHCCI HYMN

Music: Melvin Corpin  
Lyrics: Florentino M. Nalda

Somewhere out there a heart cries out oh-man cries out for help  
For the clouds to roll away and let the sun of life shine through  
Somewhere there lives someone who wants to stand up in the world  
Who seeks a better life in faith and hope as others do

(REFRAIN)

There's a place I know dear indeed to the hearts of those in need  
There they help to make you stand tall even after you fall...

Where people of goodwill gather  
Arm in arm their lives they share  
Sure it's loved by our dear GOD on High, - MY PHCCI

No burden is so heavy it can't be made so much light  
There's no need to be forever down  
When help is just around  
When in cooperation and in love friends pull you up

And you give help for help  
It's coop life that's all about.

(REFRAIN)

There's a place I know I dear indeed to the hearts of those in need  
There they help to make you stand tall even after you fall...

Where people of goodwill gather  
Arm in arm their lives they share  
Sure its loved by our dear GOD on high, - MY PHCCI

( Coda )

That is why I lift to GOD on high – MY P-H-C-C-I...