



# 50

# ANNUAL REPORT 2023







## VISION

Urban families are transformed into thriving communities that are authentically empowered, resilient, sustainable, and able to respond to their economic and social concerns enabling them to be lifted out of poverty.



## MISSION

A cooperative that will enable primarily urban communities in the principles of cooperativism, advocate behavioral change, green inclusive finance, and mutual assistance through its financial and social services.



## GOAL

Contribute to the attainment of the UN Sustainable Development Goals in the lives of its (100,000) members by 2027.



## STRATEGY

Microfinance methodology that teaches discipline. Integrate organizational/social infrastructure [GRASYA] (balangkas), data driven(datos), networking and partnerships (koneksyon/ugnayan), and bundling (bigkis) of the financial products with the social services.

## M.A.R.C.E.L.O

- M**anaging with prudence
- A**lleviation of poverty
- R**espect
- C**ollaboration and cooperation
- E**mpowerment
- L**earning together
- O**ppportunity for growth

## Pangako ng Pagtataya (Pledge)

Ako'y nangangako sa harap ng aking mga kasama  
 Sa ngalan ng aking pamilya na gagawin ko ang lahat  
 upang maging isang ulirang kasapi  
 Maging **masipag** sa lahat ng gawain,  
 Maging **masikap** sa adhikain,  
 Maging **masinop** sa tanging yaman,  
 Maging **maunawain** sa nangangailangan,  
 Maging **matulungin** sa lahat ng oras,  
 At higit sa lahat maging **matapat** sa aking sarili  
 sa aking pamilya, at sa aking mga kasama  
 Pagpalain nawa ako ng Poong Maykapal

## CORE VALUES



Pagkamasipag



Pagkamasinop



Pagkamatulungin



Pagkamasikap



Pagkamaunawain



Pagkamatapat

# 2023 THRUST

## GAWANG-ATIN



- Tutulongan natin palakasin ang negosyo at likha ng ating mga miyembro sa pamamagitan ng BDS.
- Mas tatangkilikin at ipagmamalaki natin ang mga sariling gawa ng ating mga miyembro.

## GO GREEN

- Magkakaroon na tayo ng mga produkto at serbisyo na may kinalaman sa kalikasan sa pamamagitan ng ating ika-anim na Program Pillar---Environment, Resiliency and Sustainability.
- Nakikita ang pagsasabuhay sa pagsasaalang-alang sa kalikasan sa pamamagitan ng paggawa ng mga “green practices” sa mga opisina (eco-friendly).

## GAAN

- Mas sinupin at pasimplehin ang mga proseso lalo na sa pamamagitan ng Digitalization.
- Kapag mas masinop at mas simple, mas magiging magaan at mabilis ang mga gawain.

## GANANG

- Ang lahat ay gagawin natin ng may BUONG GANA!

## GALING

- Nakatuon tayo sa pagpapalabas at pagpapalakas ng GALING ng ating mga empleyado at Nanay-leaders.
- Pagpapalakas ng organisasyon sa pamamagitan ng pagpapataas ng Share Capital.
- Patuloy na linkaging at networking.
- Pagpapalapot ng ugnayan sa ibang KSO.

### TALAN NG NILALAMAN

Mensahe mula sa Chairperson at General Manager.....	Page 4-5
Katitikan ng pulong ng nakaraang Asembleya ng mga Kinatawan.....	Page 6
Buod ng mga Resolusyon para sa taong 2023.....	Page 7-8
Ulat ng K-COOP.....	Page 9
Community Projects.....	Page 10-11
Ulat ng KDCI.....	Page 12
Ulat ng KMBA.....	Page 13
Audited Financial Statements.....	Page 14-18
Balik-Tanaw 2023.....	Page 19-22
Mga Katuwang sa Paglilingkod.....	Page 23





**I**sang mapagpala at masaganang araw sa buong kasapian ng K-COOP!

Bilang miyembro at kamay-ari, pinanabikan at inaabangan at ang ating asembleya dahil ito ang taunang pag-uulat sa ating kasapian ng operasyon, pinansya, at mga plano. Ito rin ang pagkakataon na tayo ay hahalal ng mga magiging lider ng ating organisasyon. Mahalaga na mapili nating mabuti ang mga susunod nating lider. Sila na pinipili ang “To serve with love & compassion”, isang servant leader kung tatawagin. Dahil ang pagiging isang lider sa organisasyong ito ay walang kompensasyon bagkus tayo ay inaasahang maglingkod nang may pagkukusa at pagtataya, at handang maglaan ng oras kung kinakailangan para sa ating kooperatiba.

Sa patuloy nating paglago at paglawak ng paglilingkuran, palagi po nating sariwain ang mga aral at alaala mula sa mga nakasama nating mga lider. Una kay “Kuya Jun Marcelo”, ang unang Executive Director ng Kasagana-ka. Ang kanyang legasiya, ang siyang nag-silbing ugat hanggang sa yumabong na ito ng iba’t-ibang organisasyon na bumubuo sa pamilya ng Kasagana-ka Synergizing Organizations. Gayundin si “Atty. Joy Casis”, ang ating unang cooperative secretary. Isa siya sa mga naniwala na sa pagsasa-kooperatiba, maraming buhay at pamumuhay ang mababago. At ang isa sa iniidolo ko nang husto ay ang ating unang Tagapangulo na si “Sir Garth Noel Tolentino”. Siya ang nagsabi at nagtiwala na kaya ko ang gampanin bilang Tagapangulo ng K-COOP. Isa iyon sa mga nagpalakas ng loob ko.

Malaki ang naiambag ng K-COOP sa aking pagkatuto at pagkatao mula sa pagiging miyembro hanggang sa pagiging lider. At lubos kong ipinagpapasalamat ang mga taong gumabay sa akin. Taos-pusong pasasalamat kay “Mam Me-an” na laging nakasubaybay at patuloy na gumagabay sa atin. Tinitiyak niyang nasa tama ang ating mga desisyon at patuloy siyang nagbabahagi at nagpapaalala para sa ikabubuti at ikalalago pa ng kasapian. Pasasalamat din sa ating mga empleyado na sa kabila ng kanilang pagod at hirap sa trabaho ay nariyan pa rin at naglilingkod sa atin nang may ngiti at pagmamahal. Kaya naman tayong mga lider ay may malaking responsibilidad sa pag-aalaga sa kooperatiba at katuwang natin dito ang management.

Ito na po ang aking huling termino bilang inyong Tagapangulo, ngunit hindi ito nangangahulugan na natatapos na ang aking responsibilidad sa kasapian. Bagkus katulad ninyo, bilang miyembro tungkulin nating bantayan, malasakitan at alagaan ang ating kooperatiba. Proud ako sa ating K-COOP dahil dito ramdam ang pagmamahal ng isang pamilya, may pagtutulungan, malasakit, at pagkalinga.

Sa taong 2024 ang tema natin ay “POWER UP, LEVEL UP ANG SIGLA AT SAYA”. Kaisa po tayo sa mga plano na inihanda ng pamunuan dahil ang totoong tagumpay ng isang kasapian ay ang tagumpay ng bawat pamilyang kasapi nito. Patuloy nawa tayong pagpalain ng ating Poong maykapal at kasihan nawa ang bawat isa sa ating kasapian.

Maraming Salamat po. Mabuhay ang Kooperatibismo!



Gng. Martiniana G. Mancio

CHAIRPERSON





**S**a aming mga minamahal na Kasapi,

Lubos ang ating pasasalamat sa Poong Maykapal, sa mga miyembro at empleyado ng K-COOP, at sa mga partners na nakasama natin sa paglalakbay sa taong 2023!

Maraming pagsubok man ang pinagdaanan natin dulot ng mabilis na pagtaas ng inflation rate, naging mabunga pa rin ang taong ito dahil sa ating pag-iisip ng mga angkop na programa at serbisyo na makatutulong para sa ating mga miyembro. 5G ang ating thrust sa taong 2023 at G na G natin itong isinakatuparan.

Nariyan ang ating Business Development Services (BDS) na tumutok sa pag-oorganisa ng mga miyembro na may magka-katulad na negosyo at nagbigay ng mga angkop na pagsasanay para sa kanila. Sila rin ang nagbigay-daan na maitampok ang mga produkto ng ating mga miyembro sa trade fairs at bazaars bilang pagtangkilik sa mga GAWANG-ATIN. Para sa GO GREEN, umusbong din ang mga bagong partnerships para sa mga proyekto at produkto na makatutulong sa ating Inang Kalikasan at sa matipid na paggamit ng enerhiya sa tahanan, at makadagdag sa savings ng ating mga miyembro. Sa taon ding ito ay nakapagbigay tayo ng tulong sa 21 na komunidad sa pamamagitan ng mga Barangay Community Projects na hindi lamang ang mga miyembro ng K-Coop ang makikina-

bang gayundin ang mga non-members na nakatira sa mga komunidad. Nagpatuloy rin ang ating Project Karinderya upang matulungan ang mga Karinderya owners na madagdagan ang kita at makapagbigay ng libre at masustansiyang pagkain sa mga nagugutom sa kanilang pamayanan.

Sa tulong ng teknolohiya ay pina-GAAN natin ang proseso sa pagrekord ng mga hulog sa sentro sa pamamagitan ng Tablet at Thermal printers. Mas pinasimple rin natin ang mga Center logbook at forms upang mapagaan ang gawain ng Center officers at mga miyembro, at ipagpapatuloy pa natin ito para mas mapabilis ang paghahatid ng serbisyo at produkto sa ating mga kasapi. Buong GANA naman nating ipinagdiwang ang selebrasyon ng ating ika-pitong taon bilang kooperatiba at ibinalik ang mga aktibidad na pansamantalang itinigil dahil sa pandemya.

Masaya at maraming hamon ang ating hinarap at napagtagumpayan natin ito; mga pagkakataong nagpakita ng GALING ng ating kooperatiba at mga miyembro. Ipinagmamalaki natin ng makuha ni Nanay Floricel Sanorjo mula sa Trece Martires Satellite Office ang 2nd DFIA Award (Micro-entrepreneur Category) at nakamit naman ng K-COOP ang Digital Champion award sa MFI Category. Sa kabila ng mga hamon ay naging mabiyaya ang taong ito para sa atin.

Kaya ngayong taon, atin namang i-POWER UP at i-LEVEL UP pa ang paghahatid ng serbisyo sa ating mga kasapi at gagawin natin ito nang buong SIGLA at SAYA.

God Bless at more POWER sa atin!

  
Dexter V. Flores

GENERAL MANAGER



# Katitikan ng Pulong ng nakaraang Asembleya ng mga Kinatawan

Sa pulong ng Asembleya ng mga Kinatawan (Representative Assembly) noong ika-25 ng Marso 2023, kung saan mayroong quorum (90% o 275 mula sa 305 na Satellite Office Representatives ang dumalo; ang 305 ay mula sa 1% ng MIGS as of DECEMBER 2022 na 30,443), pinagtibay ang mga sumusunod:

1. Pagtitibay ng Katitikan ng Pulong ng mga Kinatawan noong 2022
2. Pagtanggap sa Ulat ng Operations sa taong 2022 at Plano at Thrust para sa taong 2023
3. Pagtanggap sa Cooperative Annual Report (CAPR) para sa taong 2022
4. Pagtanggap sa Ulat Pinansyal sa taong 2022 (2022 Audited Financial Statements)
5. Pagtitibay ng Budget para sa taong 2023
6. Pagkuha ng External Auditor para sa taong 2023
7. Social Development Plan at Budget para sa taong 2023
8. Pamamahagi ng Patronage Refund ng taong 2022
9. Pamamahagi ng Interest on Share Capital batay sa 2022 Audited Financial Statements
10. Pagtitibay at Ratipikasyon ng mga Aksyon at Desisyon ng Lupon ng mga Tagapangasiwa
11. Paggawad ng Pasasalamat sa mga Direktor, mga miyembro ng Komite, at Satellite Office Coordinators na nagtapos ng termino
12. Pagkahalal ng mga bagong miyembro ng Lupon (Board of Directors)
  - a. Dalawang (2) taong termino:
    - Gng. Vivian Espina (Trece Martires)
    - Gng. Nilda Cabillan (Fairview)
    - G. Darwin Geronimo (Tandang Sora)
    - Gng. Julita Pogenio (Sapang Palay)
13. Pagkahalal sa mga sumusunod bilang mga miyembro ng Komite ng Eleksyon:
  - Gng. Marilyn Aldave (Taytay)
  - Gng. Mirasol Navarro (Camarin)
14. Pagkahalal ng mga sumusunod bilang miyembro ng Komite ng Audit:
  - Gng. Ana Marie Ventura (Masinag)
  - Gng. Ma. Dolores Labrador (Dasmaringas)

  
Atty. Anna Liza B. Mones  
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COOPERATIVE SECRETARY

  
Gng. Martiniana G. Mancio  
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CHAIRPERSON





# Buod ng mga Resolusyon para sa taong 2023

- 2023-1** Amending list of authorized signatories for the Cooperative's corporate bank account
- 2023-2** Amending list of authorized signatories and transaction threshold for remittances
- 2023-3** Accepting the Application of New Members and Resignation of Members for the Month of November and December 2022
- 2023-4** Authorizing the Registration of K-COOP Marks to Intellectual Property Office
- 2023-5** Approving the Fund Management Agreement with Peace and Equity Foundation on Marissa Camacho Legacy Fund
- 2023-6** Approving the Reduction of Management Fee Collected from KMBA
- 2023-7** Approving the Involuntary termination of Delinquent Members
- 2023-8** Granting Authority to Transact with SM Prime Holdings
- 2023-9** Approving the New Reference Rate on the Program Subsidy Fund
- 2023-10** Accepting the Application of New Members and Resignation of Members for the Month of January 2023
- 2023-11** Approving the Partnership with Reliable Modern Tools Supply, Inc.
- 2023-12** Approving the Establishment of Youth Committee
- 2023-13** Approving the Transfer of Satellite Office
- 2023-14** Authorizing the Opening and Closing of Corporate Bank Accounts of the Cooperative
- 2023-15** Recommending to the Representative Assembly to Acquire the Services of Mr. John Rick Gatdula as External Auditor for the 2023 Financial Statements
- 2023-16** Recommending to the Representative Assembly the Distribution of the Interest on Share Capital and Patronage Refund for the Year 2022
- 2023-17** Accepting the Application of New Members and Resignation of Members for the Month of February 2023
- 2023-18** Approving the Partnership with Hybrid Social Solutions Inc. and Sun King
- 2023-19** Approving the Transfer of Satellite Office
- 2023-20** Authorizing the Opening of Corporate Bank Accounts of the Cooperative
- 2023-21** Amending list of authorized signatories for the Cooperative's corporate bank account
- 2023-22** Election of Board Chairperson and Vice-Chairperson
- 2023-23** Approving the Appointment of Cooperative Secretary and Treasurer
- 2023-24** Appointment of Committee Members and Coordinators
- 2023-25** Approving the Reconstitution of GAD Committee and Appointment of Board Representative Thereto
- 2023-26** Amending list of authorized signatories for the Cooperative's corporate bank account
- 2023-27** Authorizing the BPI Bizlink Migration to New Platform
- 2023-28** Accepting the Application of New Members and Resignation of Members for the Month of March 2023
- 2023-29** Authorizing the Opening and Closing of Corporate Bank Accounts of the Cooperative
- 2023-30** Granting Authority to Represent K-COOP in the PFCCO NCR Chapter Election and 29th General Assembly
- 2023-31** Accepting the Application of New Members and Resignation of Members for the Month of April 2023
- 2023-32** Appointing Authorized Representatives to Attend the ACCU Forum
- 2023-33** Approving the Transfer of Ownership of Fully Paid Motorcycles under the Motorcycle Benefit Program for Employees
- 2023-34** Authorizing the Registration of MY-KCoins to the Intellectual Property Office
- 2023-35** Authorizing the Registration of K-DIAMS to the Intellectual Property Office
- 2023-36** Approving the Opening of New Satellite Office in Teresa, Rizal
- 2023-37** Approving the Submission of Additional Requirements for the Business Permit of Tungko Satellite Office
- 2023-38** Granting Authority to Transact with Internet Providers
- 2023-39** Accepting the Application of New Members and Resignation of Members for the Month of May 2023
- 2023-40** Approving the Policy on Payment Holiday for Members
- 2023-41** Amending list of authorized signatories for the Cooperative's corporate bank account
- 2023-42** Approving the Amended Policy on Kasagana-ka Issued Vehicle
- 2023-43** Accepting the Application of New Members and Resignation of Members for the Month of June 2023



**2023-44** Approving the Involuntary termination of Delinquent Members

**2023-45** Approving the New Salary Structure in Compliance to the New DOLE Wage Order

**2023-46** Appointing Authorized Representative to BIR ORUS

**2023-47** Amending list of authorized signatories for the Cooperative's corporate bank account

**2023-48** Accepting the Application of New Members and Resignation of Members for the Month of July 2023

**2023-49** Authorizing the Reconfirmation of General Manager, Mr. Dexter as Representative of K-COOP to the MCPI Board of Trustees

**2023-50** Approving the New Allocation to the General Reserve Fund

**2023-51** Granting Authority to Transact with Banco De Oro

**2023-52** Approving the Donation to Cavite Provincial Cooperative Council

**2023-53** Amending list of authorized signatories for the Cooperative's corporate bank account

**2023-54** Authorizing the Opening Corporate Bank Accounts of the Cooperative

**2023-55** Authorizing the Disbursement of K-Kabataan Benefits to Qualified Employees

**2023-56** Accepting the Application of New Members and Resignation of Members for the Month of August 2023

**2023-57** Approving the Partnership with BRS

**2023-58-A** Authorizing the Participation of K-COOP to Asian Credit Union Executives Society as Founding Member

**2023-58-B** Authorizing the Participation of General Manager, Mr. Dexter Flores to the ACUES Conference on November 6-10, 2023 in South Korea

**2023-59** Amending list of authorized signatories for the Cooperative's corporate bank account

**2023-60-A** Authorizing the Opening of Corporate Bank Accounts of the Cooperative

**2023-60-B** Authorizing the Closing of Corporate Bank Accounts of the Cooperative

**2023-61** Accepting the Application of New Members and Resignation of Members for the Month of September 2023

**2023-62** Approving Accounts for Write Off (Batch 1)

**2023-63** Appointing Representatives of the Cooperative to Youth Group

**2023-64** Granting Authority to Transact with LGU for the Renewal of Business Permit (Head Office)

**2023-65** Amending list of authorized signatories for the Cooperative's corporate bank account

**2023-66** Authorizing the Grant of Loyalty Token to Employees with 15 Years-Service Award

**2023-67** Accepting the Application of New Members and Resignation of Members for the Month of October 2023

**2023-68** Approving the Involuntary termination of Delinquent Members

**2023-69** Approving the Renewal of Credit Line to PFCCO

**2023-70** Approving Accounts for Write Off (Batch 2)

**2023-71** Granting Authority to Transact with LGU for the Renewal of Business Permit (Satellite Offices)

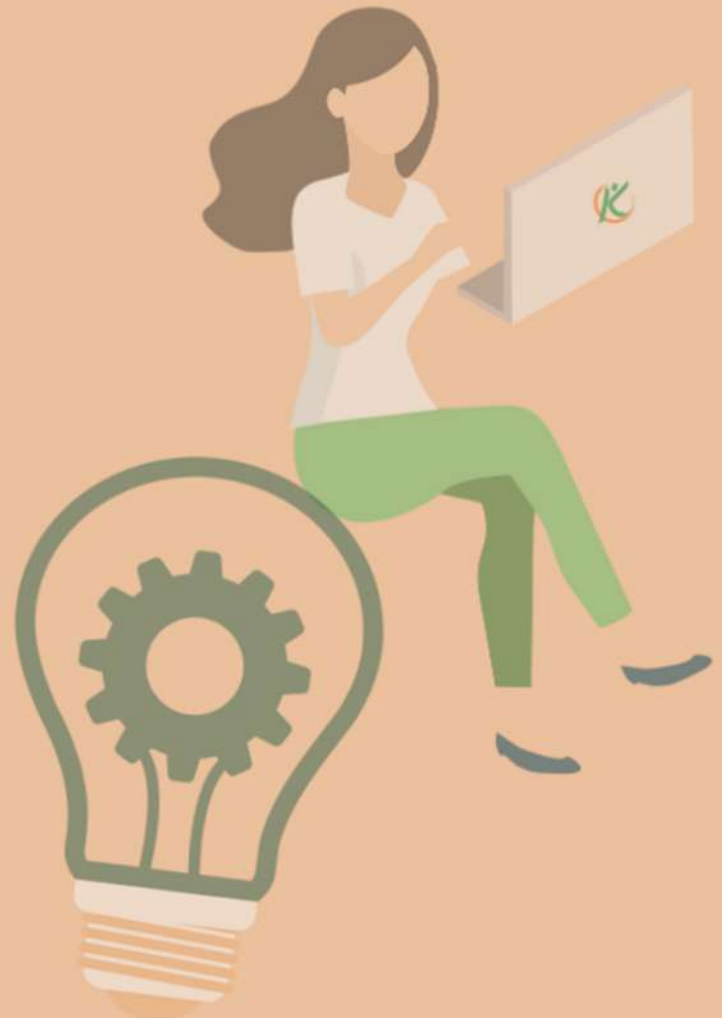
**2023-72** Granting Authority to Transact with Bureau of Internal Revenue for the Submission of Books of Account

**2023-73** Approving the Transfer of Satellite Office

**2023-74** Authorizing the Grant of Cash Gift to Qualified Employees

**2023-75** Accepting Employees of KDCI to K-COOP

**2023-76** Approving the Transfer of Satellite Office





# K-COOP 2023 BY THE NUMBERS

## OUTREACH

**TOTAL NUMBER OF MEMBERS**



**180,660**

**INDIVIDUALS BENEFITED FROM K-COOP**

(Number of members multiply by (4) as the average of household size)



## PROGRAMS

**LIVELIHOOD AND ENTERPRISE DEVELOPMENT**



No. of Loans Disbursed **79,210**  
Php **1.022B** Total Amount of Loans Disbursed

**SECURITY, SHELTER AND SAFETY**



No. of Loans Disbursed **9,716**  
Php **169.68M** Total Amount of Loans Disbursed

**EDUCATION, TRAINING AND INFORMATION**



No. of Loans Disbursed **9,079**  
Php **72.57M** Total Amount of Loans Disbursed

**SOCIAL PROTECTION**



No. of Loans Disbursed **12,412**  
Php **22.05M** Total Amount of Loans Disbursed

**HEALTH AND WELLNESS**



No. of Loans Disbursed **2,470**  
Php **12.43M** Total Amount of Loans Disbursed

**ENVIRONMENT, RESILIENCY AND SUSTAINABILITY**



No. of Loans Disbursed **223**  
Php **1.12M** Total Amount of Loans Disbursed

**113,110** **TOTAL NO. OF LOANS DISBURSED**

Php **1.3B** **TOTAL AMOUNT OF LOANS DISBURSED**



# 4



PROJECT

# KARINDERYA SI

## 40 KARINDERYA OWNERS



BE

## 24,000 MEALS SERVED IN

## 25



### HANDWASHING FACILITIES IN 1 BARANGAY



### SOLAR STREET LIGHTS IN 8 BARANGAYS



### RESCUE EQUIPMENT AND SUPPLIES IN 1 BARANGAY



### ROOFTOP VEGETABLE NURSERY IN 1 BARANGAY



### RUBBER B SEG IN 1



TES

800

NEFICIARIES

BARANGAYS



COMMUNITY  
1  
ECTS



TREE PLANTING  
IN 1 BARANGAY



CCTV CAMERAS  
IN 4 BARANGAYS



RUBBER POTS AND VEGETABLE  
SEEDS  
IN 3 BARANGAYS



WATER TANK  
IN 1 BARANGAY



INS FOR WASTE  
REGATION  
BARANGAY

(UNDER THE SHARE AND PROTECT PROJECT)



# KDCI 2023 BY THE NUMBERS

## BENEFICIARIES

### CLIENT BENEFICIARIES

45,165 

## COMMUNITY PROJECTS

MOBILIZED  
**2** CENTERS  
FOR THE

### “CLEAN AND GREEN PROJECT”

IN SAN JOSE, RODRIGUEZ,  
RIZAL (RHS SATO)

**42** CBS, THEIR NEIGHBORS  
AND KASAGANA-KA STAFF  
PARTICIPATED IN

### “KALUSUGAN KO, PANGANGALAGAAN KO”

A BLOOD DONATION AND HEALTH  
CONSCIOUSNESS EVENT IN POBLACION 5,  
GMA, CAVITE (CARMONA SATO)

## PROGRAMS

### LIVELIHOOD AND ENTERPRISE DEVELOPMENT

**281** Entrepreneurs (BDS, Sari-sari store, Karinderya owners & food manufacture) trained

**40** Karinderya Owners monitored (Project Karinderya) **7** Training modules developed and pilot-tested for K-COOP and Child Hope Karinderya)

Linked BDS Members and participated in Bazaars by NetSuite (Makati) and DSWD-ABSNET (QC Hall)

### LEADERSHIP AND MANAGEMENT DEVELOPMENT

**95** Center Officers capacitated and trained

**43** K-COOP Board and officer on-boarded and capacitated **10** KMBA Board and Advisers Trained

Developed and piloted Kasagana-Ka 101 (Guiding Principles and Basic Communication) training module for center officers

### HEALTH AND WELLNESS

**68** Health Cadets and Health Coordinators Trained and Capacitated **344** CBS with increased knowledge on hypertension and diabetes

### SECURITY, SHELTER AND SAFETY

**10** Community Kadets Trained as trainers for enhancing community capacities on Climate Change Adaptation and Mitigation (CCAM)

**104**

CBS attended the launching of MCPi-GREENS Project in Muzon, CSJDM, Bulacan

**234**

CBS adopted energy-efficient products, house design and practices

**1,234** CBS with increased knowledge on CCAM and Growing Resilience, Energy-Efficiency and Environmental Sustainability (GREENS) through center-level awareness campaign

**100**

Households in 7 Most Vulnerable Satellite Offices in Bulacan, Rizal and Batasan SatO with Family-disaster preparedness plan

**324**

KSO Staff participated in the learning sessions on GREENS

**25**

3S Kadets mobilized and capacitated

### SOCIAL PROTECTION

**5,294**

CBS and their dependents covered thru Kwarto o Kahon (death) and K-Yakap (sickness)

**38**

Claims processed with total of 1.5M death benefits

**43**

CBS received financial assistance amounting to Php 131,776.16 through the K-Suporta Program



# KMBA 2023 BY THE NUMBERS

## MEMBERSHIP

### MEMBERS

**53,994** OR **156,736** COVERED LIVES

## PRODUCTS AND SERVICES

### BLIP BASIC LIFE INSURANCE PLAN

**503** NUMBER OF CLAIMS

**PHP 10.1M**

AMOUNT OF CLAIMS

### CLIP CREDIT LIFE INSURANCE PLAN

**252** NUMBER OF CLAIMS

**PHP 3.6M**

AMOUNT OF CLAIMS

### HIIP HOSPITAL INSURANCE INCOME PLAN

**64** NUMBER OF CLAIMS

**PHP 135,400**

AMOUNT OF CLAIMS

### K-KALINGA

**12,875** ENROLLED

**11** CLAIMS **PHP 180,000**

AMOUNTING TO

### K-BENTE

**21,291** ENROLLED

**8** CLAIMS **PHP 48,000**

AMOUNTING TO

### CALAMITY ASSISTANCE

**PHP 180,000** GIVEN TO

**60** RECIPIENTS

### KUYA JUN SCHOLARSHIP PROGRAM

**35** COLLEGE **87** HIGH SCHOOL

**PHP 611,000** FINANCIAL ASSISTANCE

## AWARDS

RECEIVED 2 GOLDEN ARROW AWARD FROM ASIAN CORPORATE GOVERNANCE SCORECARD (ACGS)



# AUDITED FINANCIAL STATEMENTS December 31, 2023 and 2022

## STATEMENT OF MANAGEMENT'S RESPONSIBILITY FOR ANNUAL INCOME TAX RETURN

The Management of **KABUHAYAN SA GANAP NA KASARINLAN CREDIT AND SAVINGS COOPERATIVE (Kasagana-Ka or K-Coop)** is responsible for all information and representations contained in the Annual Income Tax Return for the year ended December 31, 2023. Management is likewise responsible for all information and representations contained in the financial statements accompanying the (Annual Income Tax Return or Annual Information Return) covering the same reporting period. Furthermore, the Management is responsible for all information and representations contained in all the other tax returns filed for the reporting period, including, but not limited, to the value added tax and/or percentage tax returns, withholding tax returns, documentary stamp tax returns, and any and all other tax returns.

In this regard, the Management affirms that the attached audited financial statements for the year ended December 31, 2023 and the accompanying Annual Income Tax Return are in accordance with the books and records of **KABUHAYAN SA GANAP NA KASARINLAN CREDIT AND SAVINGS COOPERATIVE (Kasagana-Ka or K-Coop)**, complete and correct in all material respects. Management likewise affirms that:

- the Annual Income Tax Return has been prepared in accordance with the provisions of the National Internal Revenue Code, as amended, and pertinent tax regulations and other issuances of the Department of Finance and the Bureau of Internal Revenue;
- any disparity of figures in the submitted reports arising from the preparation of financial statements pursuant to financial accounting standards and the preparation of the income tax return pursuant to tax accounting rules has been reported as reconciling items and maintained in the company's books and records in accordance with the requirements of Revenue Regulations No. 8-2007 and other relevant issuances;
- KABUHAYAN SA GANAP NA KASARINLAN CREDIT AND SAVINGS COOPERATIVE (Kasagana-Ka or K-Coop)** has filed all applicable tax returns, reports and statements required to be filed under Philippine tax laws for the reporting period, and all taxes and other impositions shown thereon to be due and payable have been paid for the reporting period, except those contested in good faith.

  
**MARTINIANA G. MANCIO**  
Chairperson

  
**JAIME E. VARELA**  
Treasurer

  
**DEXTER V. FLORES**  
General Manager

Signed on March 8, 2024

## STATEMENT OF MANAGEMENT'S RESPONSIBILITY FOR FINANCIAL STATEMENTS


The management of **KABUHAYAN SA GANAP NA KASARINLAN CREDIT AND SAVINGS COOPERATIVE (Kasagana-Ka or K-Coop)** is responsible for preparation and fair presentation of the financial statements including the schedules attached therein, for the years ended December 31, 2023 and 2022, in accordance with the prescribed financial reporting framework indicated therein, 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 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 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 including the schedules attached therein, and submits the same to the general assembly.

**John Rick R. Gattula**, the independent auditor appointed by the general assembly for the years 2023 and 2022, has audited the financial statements of the Cooperative in accordance with the Philippines Standards on Auditing and the Standard Audit Systems for Cooperatives and in his report to the general assembly, has expressed his opinion on the fairness of presentation upon completion of such audit.

  
**MARTINIANA G. MANCIO**  
Chairperson

  
**JAIME E. VARELA**  
Treasurer

  
**DEXTER V. FLORES**  
General Manager

Signed on March 8, 2024



# JOHN RICK R. GATDULA, CPA

## STATEMENT OF REPRESENTATION

### TO THE COOPERATIVE DEVELOPMENT AUTHORITY:

In connection with my examination of the financial statements of the **KABUHAYAN SA GANAP NA KASARINLAN CREDIT AND SAVINGS COOPERATIVE (Kasagana-Ka or K-Coop)** covering the period ended December 31, 2023 that are herewith submitted to the Cooperative Development Authority, I hereby represent the following:

- That said financial statements herewith attached are prepared and presented in accordance with the Philippine Financial Reporting Framework for Cooperatives, taking into consideration Cooperative laws, rules, regulations and principles;
- That in the conduct of my audit, I adhered to the Philippine Standards on Auditing and the Standard Audit System for Cooperatives (SASC) as required by the Cooperative Development Authority;
- That I am qualified as provided for in Section 8 of the Code of Professional Ethics for Certified Public Accountants and Article 81 of R.A. No. 9520 (Cooperative Code of the Philippines);
- That I am fully aware of my responsibility as an independent auditor for the audit report issued and attached to the financial statements and the sanctions to be bestowed on me for my misrepresentations that I may have willingly or unwillingly committed;
- That I nor any member of my immediate family do not have any direct or indirect financial interest with the cooperative;
- That I am not an employee nor an officer of a secondary cooperative or tertiary cooperative of which this cooperative is a member;
- That I am not an employee of the Cooperative Development Authority nor have I engaged an employee of the CDA in the course of audit;
- That I make representation in my individual capacity;
- That I am a member of the Cavite Chapter of the PICPA.

It is however, understood that my accountability is based on matter within the normal coverage of an audit conducted in accordance with Philippine Standards on Auditing and the Standard Audit Systems for Cooperatives.



JOHN RICK R. GATDULA  
CPA No. 151155  
PTR No. 257-302-631-000  
PTR No. 8338419, January 08, 2024, Trece Martires City, Cavite  
BOA No. 6692 (valid until March 30, 2025)  
BIR Accreditation No. 09-007245-001-2021 (March 21, 2021 to March 20, 2024)  
CDA Accreditation No. 1475 (August 9, 2022 – August 8, 2025)

8 March 2024

# JOHN RICK R. GATDULA, CPA

## STATEMENT REQUIRED BY SECTION 8-A, REVENUE REG. NO. V-20

### THE GENERAL ASSEMBLY AND THE BOARD OF DIRECTORS KABUHAYAN SA GANAP NA KASARINLAN CREDIT AND SAVINGS COOPERATIVE (Kasagana-Ka or K-Coop)

4th Flr. KMBA Members' Center Bldg. No. 5 Matimplin St. Pinyahan Quezon City, 1100

I have audited the financial statements of **KABUHAYAN SA GANAP NA KASARINLAN CREDIT AND SAVINGS COOPERATIVE (Kasagana-Ka or K-Coop)** for the calendar year ended December 31, 2023, on which I have rendered my report dated March 08, 2024.

In compliance with Section 8-A, Revenue Regulation V-20, I am stating the following:

- That the taxes paid or accrued by the above taxpayer for the year ended December 31, 2023 are shown in the schedule of taxes and licenses attached to the income tax return.
- That I am not related by consanguinity or affinity to the Management and Members of the Board of Directors;
- That I, as the Principal/ Managing Director of John Rick R. Gatdula, CPA, or my staff, have no financial interest to the Cooperative or any family relationships with its management.



JOHN RICK R. GATDULA  
CPA No. 151155  
TIN No. 257-302-631-000  
PTR No. 8338419, January 08, 2024, Trece Martires City, Cavite  
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8 March 2024



## INDEPENDENT AUDITOR'S REPORT

TO THE GENERAL ASSEMBLY  
THRU THE BOARD OF DIRECTORS  
KABUHAYAN SA GANAP NA KASARINLAN CREDIT AND SAVINGS COOPERATIVE  
(Kasagana-Ka or K-Coop)  
4th Flr. KMBA Members' Center Bldg. No. 5 Matimpin St. Pinyahan Quezon City, 1100

### Report on the Audit of the Financial Statements

#### *Opinion*

We have audited the financial statements of **KABUHAYAN SA GANAP NA KASARINLAN CREDIT AND SAVINGS COOPERATIVE (Kasagana-Ka or K-Coop)**, which comprise the statements of financial condition as at December 31, 2023 and 2022, and the statements of operations, statements of changes in equity and statements of cash flows for the years then ended, and notes to the financial statements, including a summary of significant accounting policies.

In our opinion, the accompanying financial statements present fairly, in all material respects, the financial position of **KABUHAYAN SA GANAP NA KASARINLAN CREDIT AND SAVINGS COOPERATIVE (Kasagana-Ka or K-Coop)** as at December 31, 2023 and 2022, and of its financial performance and its cash flows for the years then ended in accordance with Philippine Financial Reporting Framework for Cooperatives.

#### *Basis for Opinion*

We conducted our audits in accordance with Philippine Standards on Auditing (PSAs) and the Standard Audit System for Cooperatives (SASC). 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 *Code of Ethics for Professional Accountants in the Philippines*, and we have fulfilled our other ethical 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 opinion.

*Responsibilities of Management and Those Charged with Governance for the Financial Statements*  
Management is responsible for the preparation and fair presentation of the financial statements in accordance with the Philippine Financial Reporting Framework for Cooperatives, and for such internal control as management determines is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

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

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

#### *Auditor's Responsibilities for the Audit of the Financial Statements*

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 auditor's 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 auditor's report to the related disclosures in the financial statements or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor's 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.

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

Our audits were conducted for the purpose of forming an opinion on the basic financial statements taken as a whole. The supplementary information on taxes, duties and license fees in Note 33 to the financial statements is presented for purposes of filing with the Bureau of Internal Revenue and is not a required part of the basic financial statements. Such information is the responsibility of management. The information has been subjected to the auditing procedures applied in our audit of the basic financial statements. In our opinion, the information is fairly stated in all material respects in relation to the basic financial statements taken as whole.



JOHN RICK R. GATDULA  
CPA No. 151155

TIN No. 257-302-631-000

PTR No. 8338419, January 08, 2024, Trece Martires City, Cavite

BOA No. 8692 (valid until March 30, 2025)

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8 March 2024



KABUHAYAN SA GANAP NA KASARINILAN CREDIT AND SAVINGS COOPERATIVE  
4th Flr. KMBA Members' Center Bldg. No. 5 Matimpin St. Pinyahan Quezon City, 1100

STATEMENTS OF FINANCIAL CONDITION

As of December 31, 2023 and 2022

(Amounts in Philippine Pesos)

	Notes	2023	2022
<b>ASSETS</b>			
<b>Current Assets</b>			
Cash	5	59,646,628	33,084,482
Loans and Receivables (net)	6	441,157,798	437,256,691
Other Current Assets	7	8,721,696	7,312,531
<b>Total Current Assets</b>		<b>509,526,121</b>	<b>477,653,704</b>
<b>Non-Current Assets</b>			
Other Financial Assets - Long term	8	900,000	675,000
Property and Equipment (net)	9	8,078,687	5,991,727
Intangible Assets	10	4,000	13,417
<b>Total Non-Current Assets</b>		<b>8,982,687</b>	<b>6,680,144</b>
<b>TOTAL ASSETS</b>		<b>518,508,808</b>	<b>484,333,848</b>

**LIABILITIES AND EQUITY**

<b>LIABILITIES</b>			
<b>Current Liabilities</b>			
Deposit Liabilities	11	115,586,133	164,667,688
Accounts Payable - Non Trade	12	10,762,887	10,874,618
Accrued Expenses	13	5,422,226	6,372,871
Loans Payable - Current	27	50,526,515	48,330,017
Due to Unions/Federations	14	2,566,296	3,066,112
Interest on Share Capital Payable	15	12,478,579	6,191,917
Patronage Refund Payable	16	5,426,870	11,583,268
Other Current Liabilities	17	24,139,784	14,342,508
<b>Total Current Liabilities</b>		<b>226,909,291</b>	<b>265,428,998</b>

<b>Non-Current Liabilities</b>			
Loans payable - Non-Current	27	43,156,906	29,007,720
Retirement fund payable	26	4,094,160	4,103,628
Accounts Payable - Non Trade	12	69,823,426	79,823,426
<b>Total Non-Current Liabilities</b>		<b>117,074,491</b>	<b>112,934,774</b>
<b>TOTAL LIABILITIES</b>		<b>343,983,782</b>	<b>378,363,772</b>

<b>EQUITY</b>			
Share Capital	18	91,736,000	29,068,600
Deposits for Share Capital Subscription	19	2,885,028	1,548,320
		94,621,028	30,616,920
<b>Statutory Funds</b>			
Reserve Fund	20	70,051,597	60,329,387
Cooperative Education and Training Fun	20	810,477	1,507,363
Community Development Fund	20	1,570,125	3,068,721
Optional Fund	20	7,471,799	10,447,685
<b>Total Statutory Funds</b>		<b>79,903,998</b>	<b>75,353,157</b>

<b>TOTAL EQUITY</b>		<b>174,525,026</b>	<b>105,970,076</b>
<b>TOTAL LIABILITIES AND EQUITY</b>		<b>518,508,808</b>	<b>484,333,848</b>

See Accompanying Notes to Financial Statements.

KABUHAYAN SA GANAP NA KASARINILAN CREDIT AND SAVINGS COOPERATIVE  
4th Flr. KMBA Members' Center Bldg. No. 5 Matimpin St. Pinyahan Quezon City, 1100

STATEMENTS OF OPERATIONS

For the years ended December 31, 2023 and 2022

(Amounts in Philippine Pesos)

	Notes	2023	2022
<b>INCOME FROM BUSINESS OPERATIONS</b>			
Income from Credit Operations	21	223,261,606	217,433,156
Other Income	22	2,920,174	3,283,351
<b>TOTAL INCOME</b>		<b>226,181,780</b>	<b>220,696,507</b>
<b>LESS EXPENSES</b>			
Cost of Services	23	153,136,341	134,532,485
Financing Cost	24	4,774,597	4,565,820
Administrative Cost	25	35,863,477	31,060,597
<b>TOTAL EXPENSES</b>		<b>193,774,414</b>	<b>170,158,902</b>
<b>NET SURPLUS</b>		<b>32,407,366</b>	<b>50,537,605</b>
<b>DISTRIBUTED AS FOLLOWS:</b>			
Reserve Fund	30%	9,722,210	25,268,802
Optional Fund	7%	2,268,516	3,537,632
Cooperative Education and Training Fund	2.5%	810,184	1,263,440
Due to Unions/ Federations	2.5%	810,184	1,263,440
Community Development Fund	3%	972,221	1,516,128
Interest on Share Capital	38.5%	12,476,836	6,190,857
Patronage Refund	16.5%	5,347,215	11,497,305
<b>NET SURPLUS AS DISTRIBUTED</b>		<b>32,407,366</b>	<b>50,537,605</b>

See Accompanying Notes to Financial Statements.



KABUHAYAN SA GANAP NA KASARINLAN CREDIT AND SAVINGS COOPERATIVE  
4th Flr. KMBA Members' Center Bldg. No. 5 Matimplin St. Pinyahan Quezon City, 1100

STATEMENTS OF CHANGES IN EQUITY

For the years ended December 31, 2023 and 2022  
(Amounts in Philippine Pesos)

	Notes	2023	2022
<b>SHARE CAPITAL</b>			
Authorized 1,500,000 shares at Php 100 par value			
Balance at beginning of year		29,068,600	11,256,500
Add: Receipts from Payment of Subscription		62,667,400	17,812,100
Total		91,736,000	29,068,600
Adjustments		-	-
<b>Balance at end of year</b>	<b>18</b>	<b>91,736,000</b>	<b>29,068,600</b>
<b>DEPOSITS FOR SHARE CAPITAL SUBSCRIPTION</b>			
Balance at beginning of year		1,548,320	1,460,716
Add: Receipts from Payment of Subscription		1,336,709	87,603
Total		2,885,028	1,548,320
Adjustments		-	-
<b>Balance at end of year</b>	<b>19</b>	<b>2,885,028</b>	<b>1,548,320</b>
<b>STATUTORY FUNDS</b>			
Reserve Fund			
Balance at beginning of year		60,329,387	35,060,585
Add: Allocation from Net Surplus		9,722,210	25,268,802
Total		70,051,597	60,329,387
Adjustments		0.09	-
<b>Balance at end of year</b>	<b>20</b>	<b>70,051,597</b>	<b>60,329,387</b>
Cooperative Education and Training Fund			
Balance at beginning of year		1,507,363	1,207,917
Add: Allocation from Net Surplus		810,184	1,263,440
Total		2,317,548	2,471,358
Less: Expenditures		(1,507,071)	(963,994)
<b>Balance at end of year</b>	<b>20</b>	<b>810,477</b>	<b>1,507,363</b>
Community Development Fund			
Balance at beginning of year		3,068,721	1,552,593
Add: Allocation from Net Surplus		972,221	1,516,128
Total		4,040,942	3,068,721
Less: Expenditures		(2,470,818)	-
<b>Balance at end of year</b>	<b>20</b>	<b>1,570,125</b>	<b>3,068,721</b>
Optional Fund			
Balance at beginning of year		10,447,685	6,920,053
Add: Allocation from Net Surplus		2,268,516	3,537,632
Total		12,716,201	10,457,685
Less: Expenditures		(5,244,401)	(10,000)
<b>Balance at end of year</b>	<b>20</b>	<b>7,471,799</b>	<b>10,447,685</b>
<b>TOTAL STATUTORY FUNDS</b>		<b>79,903,998</b>	<b>75,353,157</b>
<b>TOTAL EQUITY</b>		<b>174,525,026</b>	<b>105,970,076</b>

See Accompanying Notes to Financial Statements.

KABUHAYAN SA GANAP NA KASARINLAN CREDIT AND SAVINGS COOPERATIVE  
4th Flr. KMBA Members' Center Bldg. No. 5 Matimplin St. Pinyahan Quezon City, 1100

STATEMENTS OF CASH FLOWS

For the years ended December 31, 2023 and 2022  
(Amounts in Philippine Pesos)

	Notes	2023	2022
<b>CASH FLOWS FROM OPERATING ACTIVITIES</b>			
Net Surplus		32,407,366	50,537,605
Adjustments to reconcile net surplus to net cash provided by operating activities			
Depreciation	9	3,453,886	2,828,047
Amortization of Intangibles	10	25,417	207,833
Provision for probable losses on loans	6	9,220,877	7,401,632
<b>Operating Income before Working Capital Changes</b>		<b>45,107,545</b>	<b>60,975,117</b>
Changes in Assets and Liabilities			
Loans and Receivables	6	(13,121,984)	(78,143,035)
Other Current Assets	7	(1,409,164)	1,039,062
Increase (Decrease) in:			
Deposit Liabilities	11	(49,081,555)	18,169,194
Accrued expenses	13	(960,645)	3,367,088
Due to Unions/Federations	14	(1,310,000)	(200,000)
Other Current Liabilities	17	9,797,276	(1,084,358)
Payment of Interest on Share Capital	15	(6,190,174)	(1,779,078)
Payment of Patronage Refund	16	(11,503,613)	(3,311,068)
Net cash provided by (used in) operating activities		<b>(28,662,314)</b>	<b>(967,078)</b>
<b>CASH FLOWS FROM INVESTING ACTIVITIES</b>			
Net Acquisitions of Property and Equipment	9	(5,540,845)	(4,523,862)
Payments for Investments	8	(225,000)	(135,000)
Payments for Intangibles	10	(16,000)	(14,000)
Net cash provided by (used in) investing activities		<b>(5,781,845)</b>	<b>(4,672,862)</b>
<b>CASH FLOWS FROM FINANCING ACTIVITIES</b>			
Cash paid from (paid for) Program Subsidy Payable	12	(10,111,731)	(9,781,099)
Proceeds from Loans Payable	27	16,345,685	7,644,076
Utilizations of Statutory Funds	20	(9,222,289)	(973,994)
Net Changes in Share Capital	18	62,667,400	17,812,100
Changes in Deposits for Share Capital Subscription	19	1,336,709	87,603
Changes in Retirement Fund Payable	26	(9,468)	4,103,628
Net cash provided by (used in) financing activities		<b>61,006,305</b>	<b>18,892,314</b>
<b>NET INCREASE IN CASH</b>		<b>26,562,145</b>	<b>13,252,374</b>
<b>ADD: CASH, JANUARY 1</b>	<b>5</b>	<b>33,084,482</b>	<b>19,832,108</b>
<b>CASH, DECEMBER 31</b>	<b>5</b>	<b>59,646,628</b>	<b>33,084,482</b>

See Accompanying Notes to Financial Statements.



# BALIK-TANAW 2023

**176** NANAY SARI  
CLUB MEMBERS

**68** KARINDERYA  
CLUB MEMBERS

**20** MANUFACTURES

**121** BDS MEMBERS

## GAWANG-ATIN



### TRADE FAIRS AND BAZAAR



QUEZON CITY  
COOPERATIVE MONTH



JUANAP BUHAY  
CALOOCAN



NETSUITE EMPLOYEES  
MONTH TRADE FAIR



DSWD QUEZON CITY  
BAZAAR



WOMEN'S MONTH  
CALOOCAN



CALOOCAN COOPERATIVE  
MONTH (OCTOBERFEST)



YEAR END CALOOCAN BAZAAR





# GO GREEN



Paglunsad ng proyektong GREENs o ang Growing Resilience, Energy Efficiency, and Environmental Sustainability katuwang ang MCPI at ADA.



# GAAN



Pagkakaroon ng tablet at thermal printer para sa mas madaling recording ng collection sa mga sentro.

Pinasimple rin ang Center Logbook at Loan forms, proseso ng Loan evaluation, pagkausap sa Co-maker, maging pagsali ng Ka-Isa at Kaagapay members.



Pagsasagawa ng Representative Assembly at Election ng officers nang face-to-face sa Skydome, maging ang Christmas & Year-end Parties ng mga miyembro sa bawat SATO. At siyempre, ang inaabangang R&R ng mga empleyado.

**GANANA**



Tumutok sa learning and development ng mga empleyado. Nagbuo ng hiwalay na Training unit na tututok sa core at functional competencies, self mastery, at leadership management.



# GALING

Isinali ang 17 miyembro sa TRIAS WOMED Awards, isang nationwide Search for Outstanding Women Entrepreneur. Dumaan sa deliberasyon at nang pumili ng 15 finalists, 5 mula sa K-COOP ang napabilang.

Lumahok sa iba't ibang kategorya ng 2nd DFIA ng MCPI, Citi Foundation, at BSP, Sa Microentrepreneur category at mula sa 6 entries ng K-COOP, nagwagi si Nanay Floricel Sanorjo ng Trece SATO. Sa MFI category, nakamit natin ang Digital Champion award para sa ating Online Voting System at sa development ng K-COINS at My K-COINS.

Nakatanggap ng natatanging pagkilala mula sa Caloocan LGU para sa ating paglilingkod sa komunidad kasama ang CSO Collab.





# MGA KATUWANG SA PAGLILINGKOD







FACEBOOK.COM/KASAGANAKACOOP

2023 K-COOP REPRESENTATIVE ASSEMBLY

K-COOP REPRESENTATIVE ASSEMBLY  
15 MARCH

Ang K-COOP 2023 Annual Report  
ay pag-uulat ng pamunuan ng  
**KABUHAYAN SA GANAP NA KASARINLAN  
CREDIT AND SAVINGS COOPERATIVE  
(K-COOP)**  
sa mga miyembro nito ng  
katayuan ng kooperatiba sa aspeto ng  
pinansiyal, bilang ng miyembro,  
mga naabot ng mga programa nito at iba pa.

**EDITORIAL COMMITTEE AND CONTRIBUTORS**

**WRITERS:**

- Martiniana G. Mancio
- Dexter V. Flores
- Hazel Pamela Del Bando
- Micaela N. Superable
- Armeena Celine P. Ramos

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