# CANIOGAN CREDIT AND DEVELOPMENT COOPERATIVE

### BALIWAG POLYTECHNIC COLLEGE 1

**Company Profile**

**CHAPTER I INTRODUCTION**

**Caniogan Credit and Development Cooperative** is one of the most stable and progressive cooperative in Bulacan having an asset of P462 Million and an active membership numbering 34,040 more or less as of December 31, 2015. It has extended loans in the amount of P375.47 Million to its member for the same year. It has expanded its area of operation covering the province of Bulacan and Pampanga, and presently it has established and has been operating eleven (11) branch offices in the municipalities of Baliwag, Calumpit, Guiguinto, Hagonoy, Malolos, Pulilan, Plaridel, Sta. Maria and San Jose del Monte in Bulacan and the last at Apalit, Pampanga. It converts its business operations from purely “credit” to “multi-purpose” functions to enable it to diversify and provide other essential and necessary services in response to the growing needs of its members in the field of subdivision and housing, distributors of basic commodities, funeral service, lotto franchise and other similar livelihood activities both as financier and implementer.

CCD Coop directly employed about eighty four (84) regular employees, a five-man powerhouse Board of Directors, a Board Secretary, a Treasurer and four (4) committees (Audit, Election, Ethics Committee and Mediation and Conciliation prudent and dynamic management team with proven dedication and integrity as shown in almost thirty six (36) years of its existence and operation.

The CCD Coop has steadfastly been committed to the vision of making itself a dynamic force and be counted as one of the leaders among cooperatives playing an active role in its objective and mission of uplifting the economic condition of its members, providing the lowest product price and service cost. Be a model coop, as well as in contributing to the progress, prosperity and stability of cooperatives as a whole.



### BALIWAG POLYTECHNIC COLLEGE 2

**Research Design and Methodology**

Researchers use some research design to gather data to conduct a strategic plan for CCD Coop. A research design is the set of methods and procedures used in collecting and analyzing measures of the variables specified in the research problem and also the framework that has been created to find answers to research questions. The research designs used are Descriptive and Documentary methods.

Descriptive research is the type of research describes what exists and may help to uncover the facts and meaning of CCDCoop. The methods of collecting data for descriptive research can be employed singly or in various combinations, depending on the research questions at hand. Some of the common data collection methods applied to questions within the realm of descriptive research includes surveys, interviews, and observations to help the researchers to obtain more information that needed.

Documentary analysis is the use of outside sources, documents, to support the viewpoint or argument of an academic work. The process of documentary research often involves some or all of conceptualizing, using and assessing documents.



### BALIWAG POLYTECHNIC COLLEGE 3

**CHAPTER II EXTERNAL ANALYSIS**

In this analysis and process of identification should involve a variety of different discipline across the Cooperatives so that the external factors which is include PESTLE ANALYSIS (Politico-Legal Forces, Economic Forces, Socio- Cultural Forces, Technological Forces, and Environmental Forces) can be built up and be fully researched and analyzed. The PESTLE Analysis is a technique that ensures and provides with a framework that enables to investigate the External Environment by asking questions of each factor and consider their impact.

### Politico-Legal Forces

Politico-Legal Forces determined by the stated policy, laws and decisions adopted by the government. They affect the regulations of institutional activity. Politico-Legal factors may help or disturb the implementation of strategic objectives prioritized by the government. They may help or disturb the employment of the tools for implementing the Government program. They may forces an institution to change or amend its strategic management plan.



### BALIWAG POLYTECHNIC COLLEGE 4

|  |  |
| --- | --- |
| **REPUBLIC ACT NO. 6938** | An Act To Ordain A Cooperative Code Of The Philippines |
| **REPUBLIC ACT NO. 9520** | An Act Amending The Cooperative Code Of The Philippines To Be Known As The "Philippine Cooperative Code Of 2008 |
| Rules and Regulations implementing certain provisions of the Philippines Cooperative Code of 2008 |
| **REPUBLIC ACT NO. 9510** | Enforcement of the Credit Information System Act |

Table 1.0

(Republic Act of the Philippines)

### Amendment of CCD Coop By-Laws & Articles of Cooperation

ARTICLES OF COOPERATION

Amendment No.1

Article IV-Board of Directors

*FROM : That the number of directors of this Cooperative shall be seven (7) and the name and address of the directors who are to serve until their successor shall have been elected.*

*TO : That the number of directors of this Cooperative shall be five*

*(5) and the name and address of the directors who are to serve until their successors shall have been elected.*



### BALIWAG POLYTECHNIC COLLEGE 5

Amendment No. 2 Article X-Capitalization

*FROM : That the authorized Share Capital of this cooperative is One*

*Hundred Fifty Million Pesos (P150, 000, 000.00) divided into: Common Shares = 1,125,000 shares with a par value of P100.00= P112, 500,000.00.*

*Preferred Shares = 375,000 shares with a par value of P100.00-P 37,500,000.00.*

*TO : That the authorized Share Capital of this cooperative is Three Hundred Million Pesos (P300, 000, 000.00) divided into: Common Shares = 2,250,000 shares with a par value of P100.00 = P225, 000,000.00*

*Preferred Shares = 750,000 shares with a par value of P100.00- P75, 000,000. Amendment No. 3*

*Article XI-Subscribed and Paid-up Capital Share*

*FROM : That the authorized share capital in the amount of Thirty Seven Five Hundred Thousand Pesos (P37,500,000.00)*

*has been subscribed, and Thirty Seven Million Five Hundred Thousand Pesos (P37,500,000.00) of the total subscription has been paid by the following members-subscribers.*

*TO : That the authorized share capital in the amount of Seventy Five Million Pesos (P75,000,000.00) has been subscribed, and Seventy Five Million Pesos (P75,000,000.00) of the total subscription has been paid by the following members subscribers.*



# CANIOGAN CREDIT AND DEVELOPMENT COOPERATIVE

### BALIWAG POLYTECHNIC COLLEGE 6

BY-LAWS

*Amendment No. 1*

Article IV- Board of Directors

Section 1. Composition of the Board of Directors (BOD)

*FROM* : *The Board of Directors shall be composed of seven (7)*

*members.*

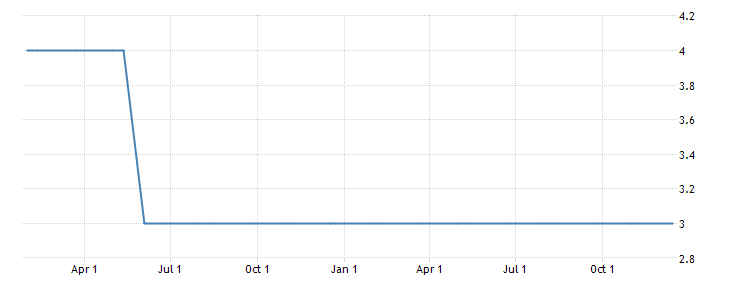
*TO* : *The board of Directors shall be composed of five (5) members.*

### Economic Factors

Cooperatives provide an alternative channel ordinary people to improve their quality of life and to meet their basic needs at affordable cost. Members can get better and more secure return on their saving and access to loans at more affordable interest rates. Cooperatives help create more equitable growth. They help make markets work better for poor people by generating economies of scale, increasing access of information, and improving bargaining power.

Most of the Cooperatives are an economic model that can create great benefits for the member-owners. It must create economic linkages with their members-owners by undertaking activities that make clear the close connection between the prosperity the Cooperative and the prosperity of the member. The owner equity and patronage refunds are tried and true tools that create and maintain a mutually beneficial relationship between the Cooperatives and its Owners.





### BALIWAG POLYTECHNIC COLLEGE 7

Figure 1.0 (Philippines Interest Rate)

According to Trading Economics, the Philippine central bank held its benchmark interest rate at 3.0 percent on December 14th, as widely expected, saying inflation has been within its 2-4 percent inflation target despite robust economic growth. The bank maintained its 2018 inflation forecast at 3.4 percent and the projections for 2017 and 2019 were kept at 3.2 percent. Interest Rate in Philippines averaged 9.05 percent from 1985 until 2017, reaching an all-time high of 56.60 percent in December of 1990 and a record low of 3 percent in June of 2016.



### BALIWAG POLYTECHNIC COLLEGE 8

|  |  |  |  |
| --- | --- | --- | --- |
| **Province/Highly Urbanized City** | Population (in thousands) | | Growth Rate |
| **2010** | **2015** | **2010-2015** |
| Aurora | 201 | 214 | 1.21 |
| Bataan | 687 | 761 | 1.94 |
| Bulacan | 2,924 | 3,292 | 2.28 |
| Nueva Ecija | 1,660 | 2,151 | 1.84 |
| Pampanga (Excluding Angeles City) | 1,615 | 2,198 | 1.68 |
| Angeles City | 268 | 412 | 4.52 |
| Tarlac | 1,069 | 1,366 | 1.35 |
| Zambales (Excluding Olongapo city) | 434 | 591 | 1.93 |
| Olongapo City | 194 | 233 | 1.00 |

Table 2.0

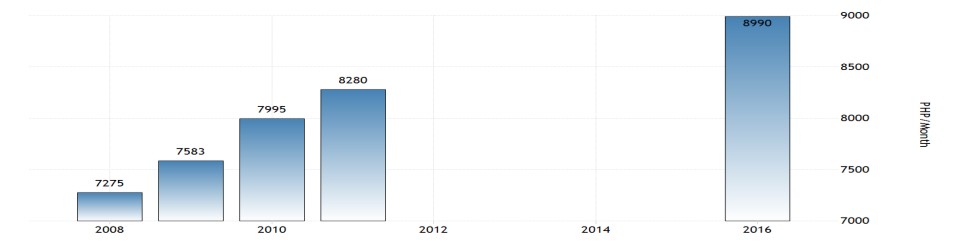
(Total Population of Region 3, Philippines)

Among the seven provinces comprising the region, Bulacan had the biggest population in 2015 with 3,292 million people followed by Pampanga (Excluding Angeles City) with 2,198 million, Tarlac with 1.37 million, Bataan with 761 million and Zambales (Excluding Olongapo City with 591. Aurora had the smallest population with 214 thousands.

Bulacan was the fastest growing province in the region with an average annual population growth rate of 2.28 percent during the period 2010 to 2015. It was followed by Bataan (1.94 percent), Zambales (excluding Olongapo City with

* 1. percent), Nueva Ecija (with 1.84 percent), Pampanga (excluding Angeles City with 1.68 percent), and Tarlac (with 1.35 percent). Aurora posted the lowest provincial PGR of 1.21 percent.





### BALIWAG POLYTECHNIC COLLEGE 9

**Socio-Cultural Forces**

Businesses do not exist in a vacuum, and even the most successful business must be aware of changes in the cultures and societies. As Society and cultural change, businesses must adapt to stay ahead of their competitors and stay relevant in the minds of their consumer.

The Co-operative ensure that they offer the services which aims to benefit people’s lifestyle. The offerings should complement customers’ behavior. Responding the changes in the society and cultural so that it may have big impact to the market share and the demand of services will rise.

### Filipino Lifestyle

The Filipinos is very confident on how they manage their money. Making enough money that can cover the basic expenses that counts of lot in allowing people to have leftover cash at the end of the month.

Figure 2.0

(Philippines Average Nominal Wages)

According to Trading Economics, this represents a significant hurdle in the amounts of savings Filipino families can set aside. And according to the New World Bank Survey, “About 55 percent of the families said the money they were making every month barely covered expense of the families that report saving money, only keep their in their accounts. But the report takes its result further,



# CANIOGAN CREDIT AND DEVELOPMENT COOPERATIVE

### BALIWAG POLYTECHNIC COLLEGE 10

nothing that respondents who says they save regularly are more likely to have less prone to overspending. Results cut across income levels”.

Spending and savings are mutually exclusive, which means that if the income is fixed and save on the Cooperative that well handles the money that may use for the emergency time, any change in households savings will inversely affect spending. Many of the determinants of consumption have an inverse effect on savings.

* + - By altering the level of savings- a rise in interest rate will stimulate more savings and less spending.
    - By altering the cost of funding existing debt such as mortgages and loans.
    - By altering expectations and confidence by rising interest rates will subdue confidence and create ‘wait and see’ attitudes by household, who may postpone certain spending until expectations improve.

The Caniogan Credit and Development Co-operatives take steps to ensure that all the Filipino especially the Bulacenio and Kapangpangan have access to ensure, functional, and affordable financial services. It is also broadening access to range of services that they claim can help people to manage their spending, save more money, and make investments in our long- term financial security. The rise of Cooperative give a good opportunity to take stock of where have been and where should be going when it comes to providing the means for low and medium income of 7,000 – 9,000 PHP to save for the future.



# CANIOGAN CREDIT AND DEVELOPMENT COOPERATIVE

### BALIWAG POLYTECHNIC COLLEGE 11

**Technology Forces**

Technology is applies to the roles of each individuals fulfill during life. The Cooperatives like CCD Cooperative use technology on daily transactions and to communicate of other branches here in Bulacan and Pampanga. It simplifies life so many ways and everyone defines technology in their own way. It has become very easy to get access to relevant information and transactions at any time anywhere, less commute and save time. Lots of data is being published and indexed online, sites like Wikipedia, YouTube, Facebook, Instagram, twitter and other sites that may use as advertise of the Cooperatives like CCD Coop to be well known and to be multiply the member-owners. One of the most develop in technology is the Communication that may like water to life and it blessed to the CCD Coop with advance communication technology tools. These can include e- fax machines, electronic, mobile phones, instant text messaging applications, social network.

### Environmental Forces

Natural disasters are a regular problem for the Philippines. There are many types of natural disasters: avalanches, earthquakes, volcanic eruptions, floods, tsunamis, blizzards, droughts, hailstorms, tornadoes, wildfires that have serious negative effects for the Caniogan Credit and Development Cooperatives. Operational disasters occur when CCDCoop lose a significant manager or director, business contracts are broken or business environments become severely unfavourable for operating a business. Cooperatives often handle the effects of disasters differently but it must have a prepared operation or available resource. But CCD Cooperative members are already much aware of the change in weather and climate and their impact on production, food consumption and human habitat.



### BALIWAG POLYTECHNIC COLLEGE 12

**CHAPTER III INDUSTRY ANALYSIS**

**Definition of Industry**

A Cooperative is an autonomous and duly registered association of persons, with a common bond of interest, who have voluntarily joined together to achieve their social, economic and cultural needs by making equitable contributions to the capital required, patronizing their services benefits of the undertaking in accordance with the universally accepted cooperative principles. The Cooperative Development Authority (CDA) is a lead government agency mandated by the virtue of Republic Act no. 9521 (Philippine Cooperative Code of 2008) to promote the viability and growth of Philippine Cooperatives. It is the only government agency that registers cooperatives. Caniogan Credit and Development Cooperative are organized to provide financial services and the needs of their members. CCDCoop are not for profit but to the satisfaction of their members in their cooperatives. CCDCoop are always open for those people who need their services. Finally, the Economic Benefit from CCDCoop is shared by members in proportion to the individual member’s patronage of the business or enterprise.

### Market Analysis

According to Cooperative Development Authority, “A cooperative is an autonomous association of persons united voluntarily to meet their common economic, social and cultural needs and aspirations through a jointly-owned and democratically-controlled enterprise”.

Under Philippine Development Plan (2011-2016), Cooperatives are expected to provide a significant contribution in the objectives of creating rapid, inclusive and sustained economic growth, financial inclusion, and reduction of poverty.



### BALIWAG POLYTECHNIC COLLEGE 13

Caniogan Credit and Development Cooperative is a financial organization owned and controlled by its member who can borrow money at a reasonable interest rate. Credit Cooperative provides financial services to poor and middle class group of people.

|  |  |  |
| --- | --- | --- |
| **Income Class** | **Range of Monthly Family Incomes (for a Family Size of 5 members)** | **Size Of Class (i.e. number of household)** |
| **Poor** | Less than PHP 7,890 per month | 4.2 million |
| **Low Income (but not poor)** | Between PHP 7,890 to PHP 15,780 per month | 7.1 million |
| **Lower middle Income** | Between PHP15,780 to PHP 31,560 per month | 5.8 million |
| **Middle Class** | Between PHP 31,560 to PHP 78,900 per month | 3.6 million |
| **Upper Middle Income** | Between PHP 78,900 to PHP 118,350 per month | 470 thousand |
| **Upper Income (but not rich)** | Between PHP 118,350 to PHP 157,800 per month | 170 thousand |
| **Rich** | At least PHP 157,800 | 150 thousand |

Table 3.0

(Target Market: Income Class)

Caniogan Credit and Development Cooperative focus on poor people up to middle class. Middle Class are class who has a work with a minimum salary. Poor classes are people need to have their own house, land, savings etc. Middle Class and Poor Class need money. Thus, the proponent target market of Caniogan Credit and Development Cooperative are the people who are in our society who need financial aid.



### BALIWAG POLYTECHNIC COLLEGE 14

**Competitive Analysis**

Top 10 Cooperatives in Region III (2015)

1. St. Martin of Tours Credit and Development
2. San Jose Del Monte Kooperatiba ng Bayan sa Kaunlaran
3. Manatal Multipurpose Cooperative
4. Ligas Kooperatiba ng Bayan sa Pagpapaunlad
5. Caniogan Credit and Development Cooperative
6. Sto. Rosario Credit and Development Cooperative
7. Manalin Poultry and Livestock Multipurpose Cooperative
8. Apong Monica De Minalin Multi-purpose Cooperative
9. Golden Group Gabay Puhunan Brotherhood Multipurpose Cooperative
10. Angat Development And Credit Cooperative

The Cooperatives shall register to the Cooperative Development Authority (CDA) which hereby created under the Office of the President to become vested solely on the authority and to accept deposits, to lend and various business benefits to members. The Caniogan Credit and Development Cooperatives was approved by the Bureau of Cooperative Development Region 3 San Fernando, Pampanga on October 19, 1983 and recorded in CDA Quezon City on July 9, 1991. Today, the company is considered a “Multi-purpose Cooperative” from lending and credit cooperative as they started capital P3, 900.00. They offer types of loans, kinds of deposits, mutual benefits and other services that basically need of the people which middle class or average people.

As the researchers interviewed, the one majors competitors of Caniogan Credit and Development Cooperative that may have the big impact and threats to them is Ligas Kooperatiba ng Bayan sa Pagpapaunlad and St. Martin Of Tours Development and Credit Development.



### BALIWAG POLYTECHNIC COLLEGE 15

**Operational Analysis**

Cooperatives skills could be described as the understanding of how to work efficiently with other people on an equal basis towards commonly held aims and objectives.

Most of the clients or members of the cooperative is attract or go to that has low membership fee payment. But on the other hand, this is the strategies of other cooperatives like CCDCoop because offer a low membership fee payment can catch up more presence of the possible clients. Some of competitors offer a high and fixed membership fee with a low interest rate as their strategy.

### Price of Caniogan Credit and Development Cooperative (CCDCoop)

|  |  |
| --- | --- |
| Share Capital | P 1,000.00 |
| Minimum Prime Deposit | P 100.00 |
| Minimum Savings Deposit | P 100.00 |
| Membership Fee | P 100.00 |
| TOTAL | **P 1, 300.00** |

Table 4.0

(CCDCoop Approval to be a member)

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| **Deposits** | **30**  **Days** | **60**  **Days** | **90**  **Days** | **180**  **Days** | **360**  **Days** | **2**  **years** |
| **P 1,000.00 – P500, 000.00** | 1.25% | 1.50% | 1.75% | 2.00% | 2.50% | 3.00% |
| **P500, 001.00 – P1, 000, 000.00** | 1.50% | 1.75% | 2.00% | 2.25% | 2.75% | 3.25% |
| **P1, 000, 001.00**  **above** | 1.75% | 2.00% | 2.25% | 2.50% | 3.00% | 3.50% |

Table 5.0

(CCDCoop Interest Rates of Deposits)



### BALIWAG POLYTECHNIC COLLEGE 16

**Ligas Kooperatiba ng Bayan sa Pagpapaunlad (LKBP)**

|  |  |  |  |
| --- | --- | --- | --- |
|  | Share Capital | **P 1,000.00** |  |
|  | Damayan Fund | P 500.00 |  |
|  | Damayan Savings | P 500.00 |  |
|  | Membership Fee | P 200.00 |  |
|  | TOTAL | **P 2, 200.00** |  |

Table 6.0

(LKBP Approval to be a member)

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| **Deposits** | **30**  **Days** | **60**  **Days** | **90**  **Days** | **180**  **Days** | **360**  **Days** |
| **P 1,000.00 - P49, 999.00** | 2.00% | 2.25% | 2.50% | 2.75% | 3.00% |
| **P50, 000.00 - P199, 999.00** | 2.25% | 2.50% | 2.75% | 3.00% | 3.25% |
| **P200, 000.00 - P499, 999.00** | 2.50% | 2.75% | 3.00% | 3.25% | 3.50% |
| **P500, 000.00 - P999, 999.00** | 2.75% | 3.00% | 3.25% | 3.50% | 3.75% |
| **P1, 000, 000.00 above** | 3.00% | 3.25% | 3.50% | 3.75% | 4.00% |

|  |  |
| --- | --- |
| **Long Term Loan** | **2 Years** |
| **P1,000,000.00<P10,000,000.00** | 4.50% |
| **P10,000,000.00 and Above** | 5.00% |

Table 7.0

(LKBP Interest Rate of Deposits)



### BALIWAG POLYTECHNIC COLLEGE 17

**St. Martin of Tours Development and Credit Cooperative (SMTDCC)**

|  |  |  |  |
| --- | --- | --- | --- |
|  | Share Capital | **P 1,800.00** |  |
|  | Saving Deposit | P 500.00 |  |
|  | Mortuary Contribution | P200.00 |  |
|  | Total | **P2,900.00** |  |

Table 8.0

(SMTDCC Approval to be a member)

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **Deposits** | **30 Days** | **60 Days** | **180 Days** | **360 Days** |
| **P 1,000.00 – P99, 000.00** | 1.50% | 1.50% | 1.75% | 2.00% |
| **P100, 000.00 – P500, 000.00** | 1.50% | 1.75% | 2.00% | 2.50% |
| **P500, 000.00 – P1,000,000.00** | 1.75% | 2.00% | 2.25% | 2.75% |
| **P1, 000, 000.00 and above** | 2.00% | 2.25% | 2.50% | 3.00% |

### Service Proof

Table 9.0

(SMTDCC Interest Rate of Deposit)

### Caniogan Credit and Development Cooperative

Since 1981, CCDCOOP remains to be a pillar of hope by providing effective and efficient service to its stakeholders. It is established good reputation, positive image and brand. It is continues growth of the members of the cooperative and their financial aids. The CCDCOOP is the one of the longer cooperatives in the industry. The CCDCOOP is the multipurpose cooperative that’s offers Various Loans like Direct loan, House & Lot Acquisition Loan, Car Loan, Real Estate Mortgage, Express Loans, Educational Loans and other types of Loan. They also offer deposits like Savings Deposit, Special Savings Deposit,



### BALIWAG POLYTECHNIC COLLEGE 18

Prime Deposits, Special Deposits, and Paid up Share capital and other kinds of Deposits.

The Benefits and other services that basically needs of the people is middle class or average class.

1. Most Outstanding Cooperative Large Category 2016
2. Blood Services Awardee 2016
3. 2016 Brigada Eskwela
4. Outstanding Support to San Miguel HS
5. Outstanding Support to Kapitangan HS
6. Outstanding Support to Romeo Acuna Santos Memorial HS
7. Outstanding Cooperative in Bulacan

|  |  |
| --- | --- |
| **Provincial Government** | Hall of FAME Golden Award |
| **Provincial Government** | Cooperative Award from Continuing Excellence |
| **Provincial Government** | One of the Most Outstanding Award in Bulacan in 1990, 1991, and 1993 |
| **Department of Trade (DTI)** | One of the Most Outstanding DTI Tulong – sa – Tao Conduit Region 3 in 1992 and 1993 |
| **Cooperative Development** | Plaque of Recognition |

Table 10.0 (CCDCoop Outstanding Awards)



### BALIWAG POLYTECHNIC COLLEGE 19

**Ligas Kooperatiba ng Bayan sa Pagpapaunlad**

In 31st years in industry, the LKBP has since established a positive image in the sector as proven by various awards and citations it received. The LKBP was born on March 2, 1986 right after the historic EDSA Revolution. It originated from Barangay Ligas of then Malolos, Bulacan whose founding directors and members, mostly small businessmen and farmers, lamented the sorry state of the victims of loan sharks in their barangay.

The LKBP offered Loans like SME Loan, Agri Loan, Providential Loan, Collateral Loan, Express Loan, Buying Club Loan, Back to Back Loan and Emergency Loan. They also offered Deposits and Other Services like Saving Deposit, Regular Time Deposit, Lab Coop Savings, OFW Kapamilya Savings and Other services like IMS/IWC Health Card, Damayan Insurance, and COOP Aksi Insurance.

1. Land Bank of the Philippines Ginintuang Gawad Pilak
2. Most Outstanding Cooperative Large Scale Category
3. Natcco Top Training Patron
4. Sipag Award – Most Outstanding Cooperative in Luzon
5. Climbs Top Producer Awards
6. Red Cross Blood Partner Awardee

### St. Martin of Tours Development and Credit Cooperative

In 41st years in industry, the SMTDCC is a top of the big threats to other competitors. It was started by 15 church based founders on November 11, 1969, from an inspiration by the Assistant Parish Priest, Fr. Sancho V. Ramos. It was named by the patron saint of what was once a fourth class agricultural town in the province of Bulacan. Under the leadership of Dr. Antonio B. Fortuna – who



### BALIWAG POLYTECHNIC COLLEGE 20

served as the chairmen for 20 years – the cooperative took root, flourished and has never stopped growing.

The SMTDCC offered Loans like Entrepuhunan, Cunsumer, Agricultural, Short-Term, Home Improvement, Paaraloan, Kaagapay, Insta Cash, Pre-Owned Vehicle Financing, GP Loan, GP Privilege, St. Martin Cares, Own – a – Car, Home Loan and Back to Back Loan. They also offers Savings, these are Regular Savings, Associate Savings, Peramihan Savings, Tipid Savings, Time Deposit, Supreme Savings, and Atm Power Savings.

* + Top Grosser Cooperative in the Province of Bulacan
  + Gawad Parangal
  + Most award of Recognition
  + Most Outstanding Primary Non-Agricultural Cooperative in Central Luzon
  + 3rd Placer of Most Outstanding Cooperatives – Large Scale Category

### Technological Analysis

Today technology is growing day by day. There are many types of machine, gadgets forming new items every day. Thus, the world is now a digital. Technology can be considered as a tool that used to secure your privacy and to log your performance as a help to achieve new goals, targets in businesses and services. Moreover, it can downsize cost, time and resources.





### BALIWAG POLYTECHNIC COLLEGE 21

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
|  | CCTV Camera | Automated Teller Machine. | CCTV Camera. |  |
|  |  | CCTV Camera | Computer |  |
| Computer | | | |  |
|  | Fax Machine | Computer | Fax Machine |  |
|  | Landline | Fax Machine | Landline |  |
|  | Online transaction/ Website, Facebook etc. | Landline | Online transaction/ Website, Facebook etc. |  |
|  | Printer | Online transaction/ Website, Facebook etc | Printer |  |
| Printer | | | |  |

Table 11.0 (Technologies)

Technology is applies to the roles of each individuals fulfill during life. The CCD Cooperative use technology on daily transactions and to communicate of other branches in Bulacan and Pampanga. It simplifies life so many ways and everyone defines technology in their own way. It has become very easy to get access to relevant information and transactions at any time anywhere, less commute and save time. Lots of data is being published and indexed online, sites like Wikipedia, YouTube, Facebook, and other sites that may use as advertise of Caniogan Credit and Development Cooperative to be well known and to be



### BALIWAG POLYTECHNIC COLLEGE 22

multiply the member-owners. One of the most develop in technology is the Communication that may like water to life and it blessed to the CCD Coop with

advance communication technology tools. These can include, landline instant text messaging applications, social network applications.

CCDCoop will have an Automated Teller Machine soon for them to have more access to their member's and to be more competitive to their competitor’s.

### Financial Analysis

**Caniogan Credit and Development Cooperative**

The Caniogan Credit and Development Cooperative were celebrating their 36th Annual General Assembly. Although, it is the lowest asset between SMTDCC and LKBP but the CCDCoop are also competent when it comes to their quality of Services.

540,000,000.00

520,000,000.00

500,000,000.00

480,000,000.00

460,000,000.00

440,000,000.00

420,000,000.00

**Total Asset**

462,443,445.99

523,453,923.36

2015 2016

Figure 3.0 (CCDCoop Total Assets)

As we, researchers, observed on the total assets of CCDCoop as of 2016, is 523,453,923.36 that can pay their liabilities. The total equity is 140,015,517.89.



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### BALIWAG POLYTECHNIC COLLEGE 23

Net surplus is 12,378,452.01 and the deposit is 263,082,455.02 got increased than the previous year which is 11 million.

### Ligas Kooperatiba ng Bayan sa Pag papaunlad

**Total Assets**

1,500,000,000

1,000,000,000

500,000,000

1,080,769,791

1,367,463,623.48

0

2015

2016

Figure 4.0 (LKBP Total Assets)

Total Assets of LKBP is 1,367,463,623.48 Pesos and Total Share Capital of 200,000,000 on year 2016. It is higher from 2015.

### St. Martin of Tours Development and Credit Cooperative

**Total Assets**

1,800,000,000

1,700,000,000

1,600,000,000

1,734,430,642

1,500,000,000

1,520,667,646

1,400,000,000

2015

2016

Figure 5.0 (STMDCC Total Assets)



# CANIOGAN CREDIT AND DEVELOPMENT COOPERATIVE

### BALIWAG POLYTECHNIC COLLEGE 24

SMTDC celebrated its 47th anniversary in 2017 of January. The total asset of SMTDC as of 2016 is 1,734,430,642 and they have share capital of 411,362,000 on the year 2016.

### CHAPTER IV COMPANY ANALYSIS

**History**

Barangay Caniogan, where the cooperative was established, is not only noted for the intensity and fervor of its religious “Salubong” festival for its Patron Saints during the Holy Week but also for the grinding poverty of its folks brought about by the widespread unemployment due to, foremost by the lack of employment opportunities for reason of the prevailing economic slowdown due also to the lack of educational attainment and training of the majority of the people, causing the rampant criminality, malnutrition and poor health, drug addiction and a host of other social ills besetting the suffering barangay folks from the l950’s to the l980’s. Caniogan was also declared one of the most depressed barangay of Malolos.

This was the period when a group of socially conscious and concerned men and women, prodded by the degenerating and emasculating condition of their place conceptualized and began organizing their cooperative. Encouraged by the knowledge that the cooperative movement is gaining ground despite past failures and aware of the advances made in the movement espoused by the local provincial government, they believe that the establishment of a credit cooperative in Caniogan would provide the answer to one of the most pressing needs of their community – a low interest non-collateralized financing for its poor folks. Starting with 2l incorporators (now cooperators) and an initial solicited share capital of P3,290.00 from among the incorporators on its establishment on November 29, 1981, it began its lending operation three months after and from then on was



# CANIOGAN CREDIT AND DEVELOPMENT COOPERATIVE

### BALIWAG POLYTECHNIC COLLEGE 25

never been remised in granting credit up to this time It received its certificate of registration from the Bureau of Cooperative Development for Region III two years later on October 19, 1983.

Caniogan Credit Coopperative, Inc. (CCCI), now Caniogan Credit and Development Cooperative (CCDC) road to success has not been always pleasant and easy, for like any other organization, it has also its share of agony and trial. Although since the beginning it has been launching campaigns declaring its concern toward the poor folks, no defined projects along that line was espoused by the organization. On joining the cooperative, people thought twice about becoming involved, afraid of being dragged into an organization that may fail. Others adopt a wait-and-see attitude. Coupled with the officers’ half- hearted interest and lack of time to supervise the cooperative, for each is busy running their own lives. Since people had a second thought about joining which adversely stunted the cooperative’s growth during it is early six-years of existence. There were only 220 members and assets valued at P290, 000 more or less, at the end of the six years of its existence.

This condition may have disheartened people with lesser commitment. But those officers left behind and still at the helm of the cooperative together with the new officers’ replacement proved to be more than committed and dedicated to the cause of cooperativism, they were the people really concerned with their fellow men and were proven equal to the task at hand. They were men and women who could assess the situation objectively and critically. They knew that in order for the cooperative to survive, changes had to take place. They began laying out plans and projects, check and recheck new and old plans alike. Primers and newsletters were circulated among the old and prospective members. Stagnant committees were reactivated. The new committee on education & training started giving pre-membership seminars both to old and prospective members. They reached out to the indigents and those who have absolutely no source of



# CANIOGAN CREDIT AND DEVELOPMENT COOPERATIVE

### BALIWAG POLYTECHNIC COLLEGE 26

income but are honest, committed and willing to work hard. They were granted initial loans of P1, 500.00 each for their livelihood projects, a modest beginning and this loan were closely monitored by the officers. If someone faltered, the officers lend them technical and business advice on the operation of their

projects. In order to attract more members, more livelihood projects and member’s benefits were immediately implemented as fast as the board can pass the required resolutions and policies. The hub of all these activities is a 3 ½ by

11 meters one story apartment converted into an office rented by the cooperative located along the barangay provincial road. There were 14

employees including the general manager then and the cooperative stayed there from 1986 up to 1993. Needless to say, the efforts of the new management team paid off. The result of changes effected were astounding and cannot be overemphasized from 220 members in 1987, membership rose to 870, while the P290,000.00 assets surged to Pl,200,000.00 in 1988. The cooperative has now beginning to gain the trust and confidence of the community. The next several years of the cooperative shows growth by leaps and bounds. During these years, the cooperative’s leaders have always aimed for self-reliance. It has now reached the point when it is able to sustain its project with minimum assistance from outside sources. However, it continues to contribute to the government‘s effort toward development in the countryside through partnership and participation in government assisted projects and programs like the Department of Trade and Industry, “Tulong sa Tao Program” that benefited about l,399 micro- entrepreneurs in manufacturing, trading and services sectors and created job opportunities for 4,l97 people in 1990 to 1993. The Technology and Resource Center Program that helped about 220 agribusiness entrepreneurs and also create jobs for 660 people during that time. The Land Bank for their Rediscounting Program that immensely contributed to the cooperative’s liquidity posture and thus accelerate funds for lending to countryside development. Last but not the least, the Bulacan Provincial Government under the leadership of



# CANIOGAN CREDIT AND DEVELOPMENT COOPERATIVE

### BALIWAG POLYTECHNIC COLLEGE 27

then Gov. Roberto “Obet” Pagdanganan thru the office of Mr. Manuel C. Lapena of PAIDO/KPP whose program then was lending modest amount as seed capital to new and small cooperatives has also been instrumental in assisting CCDC at the critical stage and period of its development and during its project take-off of

its “Small and Short Term Loan” to indigent new members which put back the cooperative in its track and path to success.

Now, 35 years later, there can be no more doubt about the cooperative’s effectiveness. The people’s response to the cooperative’s call for membership and involvement in its various projects has not wane, and still is, overwhelming. Today, CCDC owns a three-storey office building on a 500 square meter lot in Caniogan, City of Malolos, Bulacan. It also owns a two-storey building located in Sto. Nino, Hagonoy, Bulacan. Recently, it converts its business operation from purely “credit” to “multi-purpose” function to enable it to diversify in the field of subdivision and housing, funeral service, lotto franchise, distributors of basic commodities, food processing, manufacturing and other similar livelihood activities both as financier and implementor. Its present assets as of December 31, 2015 reached up to P462.44 Million and membership of 34,040. It has established 11 branch offices in several towns of Bulacan and Pampanga, namely: Malolos, Calumpit, Plaridel, Hagonoy, Guiguinto, Baliuag, Pulilan, Sta. Maria, San Jose Del Monte and one at Apalit Pampanga. The combined loans granted amounted to P375.50 Million for the year 2015 only. Its operation is computer assisted with 11 work stations in synchro-mesh network system to facilitate and expedite recording and report generations. Its employees numbered 85 excluding 12 committee members and 5 board members and other officers.

To the community, the cooperative unselfishly and generously have been financially supportive of the various community projects in culture and sports



# CANIOGAN CREDIT AND DEVELOPMENT COOPERATIVE



### BALIWAG POLYTECHNIC COLLEGE 28

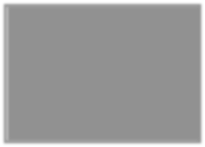
development, sanitation, health (e.g. medical mission), peace and order, and scholarship grants to poor but deserving scholars. CCDC consistently donating desks and school chairs to various public schools in Bulacan, an average of 300 school chairs and 6 desks are being donated every year.

For all of this consistent dedication, service, active involvement in community affairs, various government agencies have taken notice and awards seem part and parcel of the CCDC’s commitment to service. Already, CCDC has consistently received honors and awards for being one of the ten most outstanding cooperatives in Bulacan in 1990, 1991 and 1993 given by the Provincial Government. In view of becoming a three-time awardee, the provincial government finally bestowed to CCDC the highest award it can give – the Golden Award for the honor of being included in the Hall of Fame for all time. Aside from these awards, the Department of Trade and Industry (DTI) has also given CCDC two awards – for being one of the ten most outstanding DTI Tulong- sa-Tao Conduit in Region III in 1992 and 1993. Even the Cooperative Development Authority has shown its recognition to CCDC by giving a Plaque of Recognition as one among the 50 Outstanding Cooperative of the Philippines in 1994 for the cooperative’s invaluable service and commitment to the community. And on October 28, 2010, CCDC received a Coop ACE (Cooperative Award for Continuing Excelence) from the provincial Government of Bulacan.

Figure 6.0



# CANIOGAN CREDIT AND DEVELOPMENT COOPERATIVE



### BALIWAG POLYTECHNIC COLLEGE 29

(Logo of CCDCoop)

### Tagline of CCDCoop

“***Sa Caniogan, Ikaw ang Kaibigan*”**

**Ownership**

**Mrs. Ma. Mercedes Cerezo**, Chairman of CCDCoop, started with a welcome greeting to the members of CCDCoop Branches. She said that despite the disasters that have come to various parts of the country including some of Municipalities in Bulacan where typhoon and floods

affected by the livelihoods and homes of the members. In this case, the CCDCoop is lagging handing out and keeps tracks of the good members who need different types of Loans so that they can start up again. She also report that the year 2015 has many management plans to manage and after studying its impact on the operation of the cooperative, more than the benefit of the multiplier, is the unity of the board of directors. Additional types of loans and policies such as Pensioner’s Loan, Housing or Lot acquisition Loan and Housing Construction Loan.

1. Annual Plans and Programs at Budget for the year 2016
2. Cooperative Annual Progress report 2015
3. Audited financial Statement for the year 2015
4. Performance audit report



# CANIOGAN CREDIT AND DEVELOPMENT COOPERATIVE

### BALIWAG POLYTECHNIC COLLEGE 30

1. Social Audit report
2. List of officers and training undertaken

And also the membership is an ownership. The Caniogan Credit and Development has 36,952 members for all branches in Bulacan and Pampanga in 2016. It increase at least 9% from the previous year. It composed of several Shareholders. When a person wants to apply as an associate member or regular member, they have to require covering an amount of at P300.00 or P1, 300.00. Because of this, they will be considered as one of the owners of the Cooperative.

### Who can join the CCDCoop?

* Permanent resident in the province of Bulacan and Pampanga.
* Even if it isn’t living in the provinces but living permanently within the jurisdiction of the provinces and the residence is easily accessible to the co-ordinator and is still in force in the adoption of the governing body.
* Not a member of another community based cooperative.
* It must eighteen (18) years old to sixty (60) years old and in good health, have a full employment or income and have the ability or capacity to enter into a proper law.

### Management Structure

**BOARD OF DIRECTORS**

**Chairperson** : Ms. Ma. Mercedes Cerezo



# CANIOGAN CREDIT AND DEVELOPMENT COOPERATIVE

### BALIWAG POLYTECHNIC COLLEGE 31

**Vice-Chairperson** : Ms. Ma. Amalia E. Palapal

**Members** : Ms. Maria Luningning L. Domingo

Ms. Elsa L. Tinsay Ms. Raquel B. Tobias

**Secretary** : Ms. Roda C. Tiongson

### COMMITTEE MEMBERS

**Chairperson, Audit Committee** : Mr. Bennylyn R. Sacatrapos

**Member, Audit Committee** : Mr. Sonny N. Bermas

Ms. Ma. Cristina R. Jamon

### Chairperson,

**Mediation and Conciliation Committee**: Mr. Charito DC. Nicolas

Ms. Ma. Victoria R. Marcelo

**Members, Ethics Committee** : Ms. Juliet M. Gabriel

Mr. Antonio R. Bulaong

### EXECUTIVE OFFICE

* Mr. Filizardo P. Jimenez
* Mr. Edelmar A. Santos
* MsRoda C. Tiongson

### HRD/GENERAL SERVICES



**CANIOGAN CREDIT AND DEVELOPMENT COOPERATIVE**

**BALIWAG POLYTECHNIC COLLEGE** 32

* Ms. Mildred C. Coronel
* Mr. Jeffrey T. Majadillas
* Ms. Rhodora A. Galman
* Ms. Rizaldy C. Capili

### CREDIT AND INVESTIGATION MANAGEMENT

* Mr. Tito H. Mamangon
* Ms. ErahMillete M. Ramos
* Mr. Edgardo D. Trajano
* Mr. Bayani C. Tolentino
* Mr. Michael M. Hernandez
* Ms. Carina B. Faculin
* Mr. Jonathan V. Sabastian
* Ms. RenzAbigael Y. Cruz
* Mr.Louie R. de Jesus

### MIS DEPARTMENT

* Mr. Rexcy N. Maniquez
* Mr. Joy Jerome S. Bonifacio
* Mr. Mannie DG. Bautista
* Mr. Aaron Paul Tayco

### ACCOOUNTING AND RECORD MANAGEMENT SERVICES

* Ms. Mercedita C. Panganiban
* Ms. Cecilia E. Dooma

### MAIN OFFICE



**CANIOGAN CREDIT AND DEVELOPMENT COOPERATIVE**

**BALIWAG POLYTECHNIC COLLEGE** 33

* Ms. Anne Margareth R. Lacasad
* Mr. Candido C. Macapagal Jr.
* Ms. Jasmin J. Pedroche
* Mr. Crisencio I. Tanwango
* Ms. Jacqueline C. How
* Mr. Bonifacio A. Martin
* Ms. Mary Gail D. Vinta

### BALIWAG BRANCH

* Mr. Robin S. Anunciado
* Mr. Celso DP. Gutierrez
* Ms. Joedilyn N. Roque
* Ms. Rowena S. Antolin
* Mr. Edwinson A. del Rosario
* Ms. Aprilyn A. Sakay

### PULILAN BRANCH

* Ms. Mercedita V. Narciso
* Mr. Allen Artchie A. Enriquez
* Ms. Florita B. Bulasco
* Mr. Deinhart I. dela Cruz
* Ms. Raychelle Anne Z..Salvador

### STA. MARIA BRANCH

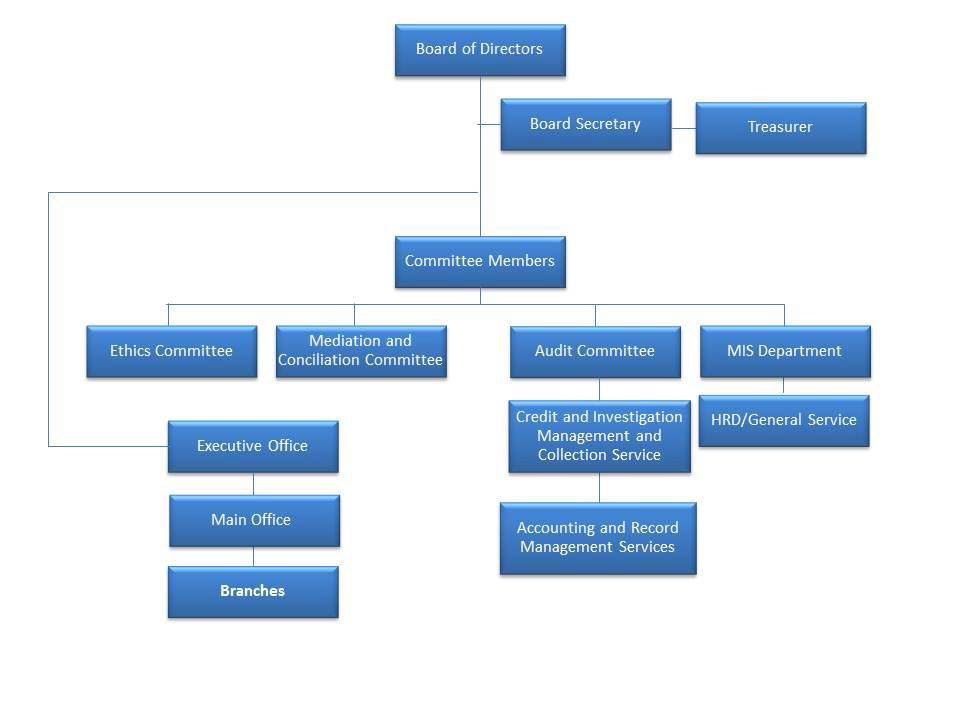
* Ms. Jean Bernadette R. Buhain
* Ms. Ma. Rosanna L. Perez

### SAN JOSE DEL MONTE BRANCH

* Ms. Cherilie E. Santos



# CANIOGAN CREDIT AND DEVELOPMENT COOPERATIVE



### BALIWAG POLYTECHNIC COLLEGE 34

* Mr. Edward M. Silveste
* Mr. Rolando A. Abuel
* Mr. Reil Mar G. Santos

### CONSUMER STORE & MARKETING STAFF

* Ms. Rochelle M. Santos
* Ms. Loreta U. Jamsen

### Organizational Chart

Figure 7.0

(CCDCoop Organizational Structure)



# CANIOGAN CREDIT AND DEVELOPMENT COOPERATIVE

### Human Resources

**BALIWAG POLYTECHNIC COLLEGE** 35

CCDCoop directly employed about eighty four (84) regular employees, a five- man powerhouse Board of Directors, a Board Secretary, a Treasurer and four (4) committees (Audit, Election, Ethics Committee and Mediation and Conciliation prudent and dynamic management team with proven dedication and integrity as shown in almost thirty five (35) years of its existence and operation.

CCDCoop Branch Managers are the responsible for organizing data gathered by her assistant on approving of application of creditor or applying to be a

member. Bookkeeper, who is duty, is to collect all the data of the creditor. Lastly, the other employees like Tellers are responsible for accounts receivable of the creditor who choose to pay on the office. The Collectors is went house to house to collect the accounts receivable of the creditor who choose to pay in house and pay while the accountant coordinators who went also on house to house to conduct a credit investigation to knows the 5’Cs of the creditor before approving their application.

The benefits of the employee that given by the company are the same in the members

* Abuluyan Program
* Tulungan sa Pagkakasakit
* Tulungan sa Pagkakaaksidente
* Loan Redemption
* Funeral Benefits

The CCDCoop implementing trainings and seminars like the following:

* Conduct Customer Services
* Cascading of required training as per RA 9520
* Conduct monthly performance assessment report



# CANIOGAN CREDIT AND DEVELOPMENT COOPERATIVE

### BALIWAG POLYTECHNIC COLLEGE 36

* Team Building Activity
* Conduct Credit Investigation Seminar
* Conduct Management and leadership seminar and risk management for Dept. Managers and branch Management.

The CCDCoop has steadfastly been committed to the vision of making itself a dynamic force and be counted as one of the leaders among cooperatives playing an active role in its objective and mission of uplifting the economic condition of its Members, providing the lowest product price and service cost. Be a model coop,

as well as in contributing to the progress, prosperity and stability of cooperatives as a whole.

### Mission Statement

*“Provide Effective and Efficient Services to all.”*

### Vision Statement

*“To be the Region’s Leading Cooperative in Terms of Services, Products, Resources and Innovation.”*

### Strategies

The CCDCoop is one of the cooperatives in Bulacan and Pampanga. Thus, the CCDCoop does not stop serving and bridging people who need support in their work. Caniogan Credit and Development Cooperative always thinks strategies so that it may increase their members. As the previous years, They



# CANIOGAN CREDIT AND DEVELOPMENT COOPERATIVE

### BALIWAG POLYTECHNIC COLLEGE 37

provide flier’s, brochures for people, they also attach stickers to tricycles so that those people who can’t go to CCDCoop office also have some knowledge about the benefit that they can get and give to them. They also conduct pre- membership seminars for people who want to be members of them, so they will be able to distinguish what the Caniogan Credit and Development Cooperative really is. On the things that can help their life and benefits they can get, not only for themselves but also for their families. And Today, The CCDCoop strategies to catch up their competitors are Provide panaflex signange to members who have sari-sari store and develop a new leaflet and flyers design that is more attract, detailed and informative. Most of all the most important strategy of CCDCoop is to deal with and to create good relationships with members and people who want to be a member of CCDCoop.

### Market Analysis

Middle class are class of people who has a work with a minimum salary. Middle class people need to have their own house, land, savings etc. Middle class need money. Thus, the proponent target markets of Caniogan Credit Development Cooperative are the people who are in the middle class in our society who need financial aid. The CCDCoop target market will eventually join the cooperative for them to reap the benefit they can have.

The decades of services in the credit and cooperative industry have lent, noy only financial aids to the embers, but more importantly sparks new hope as they aspire for better living. The CCDCoop is always committed services to its members and community as well. They offer protection of their lives and be ready for the possible things in the future. In 36th years in industry, Caniogan Credit Development Cooperative dedication in diversifying simple credit loans into multipurpose functions has given opportunities to fuel small scale.



# CANIOGAN CREDIT AND DEVELOPMENT COOPERATIVE

### BALIWAG POLYTECHNIC COLLEGE 38

These are the Loans, Deposits, and other services that members can avail:

### Product and Services

Types of Loans

1. Direct Loan – This is our standard loan product available in amounts from P1,

500.00 to P300, 000.00. Purpose can be business and commercial ventures and/or purchase of appliances, medicines, and the like.

* + Loan Entitlement: 30% of share capital and prime deposits
  + Term: 6 months, 12 months, 18 months and 24 months.
  + Processing Time: 1 working day

1. Salary Loan – Employed member could make use of this policy for their personal need. A memorandum agreement between CCDC and the member’s employer shall be prepared, signed and executed prior to be approval of the loan.
   * Loan Entitlement: It depends on the net pay of the member.
   * Loan Ceiling: P 75,000.00
   * Term: 6 months, 12 months, 18 months and 24 months.
   * Processing Time: 3 working day
2. Educational Loan – For payment of educational expense of members or depends. Proceeds of the loan is payable to the school expenses.
   * Additional Capital: Member share saving deposit accounts. The amount shall be 34% of the gross amount of salary loan.
   * Loan Ceiling: P 40,000.00
   * Term: 6 months, 12 months and 18 months.
   * Processing Time: 1 working day



# CANIOGAN CREDIT AND DEVELOPMENT COOPERATIVE

### BALIWAG POLYTECHNIC COLLEGE 39

1. Character Loan – A member can avail this loan even if she/he has an outstanding direct loan. Amount to be loaned shall depend on the share capital and prime deposits of member and the amount he/she had paid on direct loan.
   * Loan Ceiling: P 75,000.00
   * Term: 6 months, 12 months, 18 months and 24 months.
   * Processing Time: 3 working day
2. Express Loan – Loan facility that response to immediate financial needs of CCDCoop member.
   * Loan Ceiling: P 5,000.00
   * Term: 1 month, 2 months, 3 months.
   * Processing Time: 30 minutes to 1 hour
3. Calamity Loan – A member who was affected by calamities can avail this loan product.
   * Loan Ceiling: P 15,000.00
   * Term: 3 months, 6 months and 12 months
   * Processing Time: 1 working day
4. Essential Commodity Loan – Proceeds of this loan can be used to purchase grocery items, house appliances, computers and cellphones.
   * Loan Ceiling: P 20,000.00
   * Term: 1 month, 2 months, 3 months.
5. Pensioner Loan – Loan product for SSS and GSIS pensioner holder.
   * Loan Ceiling: P 100,000.00



# CANIOGAN CREDIT AND DEVELOPMENT COOPERATIVE

### BALIWAG POLYTECHNIC COLLEGE 40

* + Term: 6 months and 12 months
  + Processing Time: 1 working day

1. Real Estate Mortgage Loan – Member can avail up to P5,000,000.00 under this type of loan. The loanable amount shall depend on the value of the property to be used as collateral.
   * Acceptable Collateral: Any resident and commercial locates in Bulacan and Pampanga
   * Term: 6 moths up to 6 years
   * Processing Time: 3 to 7 working days
2. Car Loan - A member can avail this loan product to purchase car whether brand new or second hand.
   * Acceptable Loan: Loan must be secured by a clean title
   * Term: Up to 6 years
   * Processing Time: 3 to 7 working days
3. House and/or lot acquisition Loan – A member can use this loan product in order to purchase house or real estate.
   * Collateral: Clean Title (the subject land title should be transferred to the name of member-borrower)

 Loan Ceiling: P 5,000,000.00

* + Term: 1 month to 6 years



# CANIOGAN CREDIT AND DEVELOPMENT COOPERATIVE

### BALIWAG POLYTECHNIC COLLEGE 41

1. Clean Loan – It is a personal loan that CCDCoop offers to the members or non-members without any security measures but it must have two third part persons to guarantee for the members or non-members.
   * Loan Ceiling: P 250,000.00
   * Term: 6 months and 2 years
   * Processing Time: 1 to 2 working day

Kinds of Deposits

* Paid-up Share Capital - It is a return on investment and one on the basis of how much the borrower can borrow. It can’t be collected unless you are dismissed as a member.
  + A capital contribution or fixed deposits of members to the funds of the cooperative.
  + Shall a guaranteed dividend of 6% per annum.
  + Dividend shall be credited to savings accounts of the members.
* Preferred Share - It is the money of an associate member as well as can’t be collected while he is a member.
* Saving Deposit –A type of deposit that can be added and reduced by regular or associate members anytime the office is open. Interest is not deductible withholding tax.
  + Initial deposit and maintaining balance is P100.00



# CANIOGAN CREDIT AND DEVELOPMENT COOPERATIVE

### BALIWAG POLYTECHNIC COLLEGE 42

* + Interest on Savings Deposit is 1% per annum (no withholding tax and services fee)
  + Interest will be credit quarterly.
* Prime Deposit - It is a deposit deposited as debt settlement. It is also used as a basis for the size of the member's loan. It does not need to be taken unless you are discharged.
  + Shall earn an interest of 6% per annum (no withholding tax and service fee)
  + Interest shall be credited to member’s saving deposit at the end of the year and may thus be withdrawn thereafter.
  + Prime deposit will also serve as additional security/collateral of regular loan and emergency loan.
* Special Saving Deposit - Deposit with a fixed term of deposit. Interest is based on the size of the deposit and the length of the period from one month to twenty four months. Interest is not deductible withholding tax.
  + The minimum amount to be placed on SSD/TD is P1,000.00
  + Time deposit certificate will be issued to the member for every account opened.
  + Interest on time deposits varies on depending on the amount and term of deposit.
  + Special Savings Deposit/TD not withdrawn or rolled over on or after maturity date shall be considered as Saving Deposit and shall earn an interest 1% per annum.



# CANIOGAN CREDIT AND DEVELOPMENT COOPERATIVE

### BALIWAG POLYTECHNIC COLLEGE 43

* + In case of pre-termination, the interest shall be trimmed down to 0.50%per annum.
* Special Deposit –A kind of deposit liens in Educational loan to members. Interest also does not reduce withholding tax.
  + Shall earn an Interest of 3% per annum (no withholding tax and services fee)
  + Interest shall be credited at the end of calendar year.
  + This deposit will serve as additional security/collateral of educational loan.
* Christmas Saving Deposit (Paluwagan) – It is the deposits that the maturity date will be set every 15th of December each year for use during the holiday season. It can deposit from 2nd January until 15th of November only. And it can be picked up from the 15th of December until the end of the year. In case of no need, it will be re-placed next year with profit

Other Services

* New Hope Subdivision
* Saints and Angels Caskets & Services
* Gymnasium Rentals
* Apartment Rentals
* Consumer Store

### Operational Analysis

Operational Analysis by examining the current performance of the operational portion of an investment, and then measuring that against an established set of



# CANIOGAN CREDIT AND DEVELOPMENT COOPERATIVE

### BALIWAG POLYTECHNIC COLLEGE 44

performance parameters and goals, operational analysis can reveal company strengths and weaknesses as well as any opportunities for improvement.

CCDCoop is 36 years in the field of cooperatives today. They operate in Bulacan and Pampanga where they have a highest population in Region 3 that they provide information to people who want to learn.

The CCDCoop operates in providing knowledge about their cooperatives to the people who wish to join in. Because of their colleague well explanation, many people trust in them and want to be members of it. People who are joining in the cooperative give their share to be served as capital of the cooperative. CCCDCoop provides customer satisfaction to their members, which increases the number of people who want to join and to be part of the team.

The CCDCoop also provides an interest rate that will be enjoyed by members. To encourage other members to continue working with them good benefits and help them also to find another people to be their member soon.

### Technological Analysis

Technology has important effects on business operations. No matter the size of your enterprise technology has both tangible and intangible benefits that will help you make money and produce the results your customers demand. Technological infrastructure affects the culture, efficiency and relationships of a business**.**

Technology has great help with CCDCoop, without technology the CCDCoop cannot be advertised properly and limit only its members. With the help



### BALIWAG POLYTECHNIC COLLEGE 45

of technology more people know and gain interest in CCDCoop because of its website. The CCDCoop website serves as its office for those who are far away from them. They can know the terms and condition of CCDCoop by seeing on their website. Technology can also help develop a fast transaction and communicate with other people who spend less time and money.

### Financial Analysis

The Caniogan Credit and Development Cooperative operate well and financially stable based on the result of their operation and financial conditions on the year 2015-2016.

Caniogan Credit and Development Cooperative’s Summary Financial Statements was maintained and stable even if there was a new built branch in Apalit, Pampanga on 2015 that would be decrease their income and capital in 2015 and cover up by 2016 through their strategies and new strategies they planned.

* Results of Operation

2016 2015 Growth

**Total Assets** 523,453,923.36 462,443,445.99 11.66%



|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
|  |  | **BALIWAG POLYT** | **ECHNIC COLLEGE** |  |  |
|  |  |  |  |  |  |
|  | **Membership** | 36,952 | 34,040 | 7.9% |  |
|  | **Net Income** | 12,378,452.01 | 11,017,965.58 | 11% |  |
|  | **Share Capital** | 125,068,219.66 | 117,019,419.66 | 6% |  |
|  | **Loan Releases** | 416,325,228.27 | 354,951,076.13 | 15% |  |
|  | **Loan Receivable** | 382,297,126.37 | 348,981,325.72 | 9% |  |
|  | Table 12.0 (Financial Data)  o Total Assets for 2016 grew to 523,453,923.36 from 462,443,445.99 as of 2015 posting incremental growth of 11.66 %.   * The Membership increased 7.9% to 36,952 on 2016 from 34,040 as of 2015 by providing panaflex signage to members who have sari-sari stores and develop a new leaflet and flyer design that is more detailed and informative. * Favorable results of 2016 operations yielded for CCDCoop a net surplus 12,378,452.01 compared with 2015’s surplus of 11,017,965.58 or an increase of 11%. | | | |  |

46



### BALIWAG POLYTECHNIC COLLEGE 47

* Total Share Capital Build-Up reached 125,068,219.66 as of end 2016 from 117,019,419.66 in 2015.
* Trading on CCDCoop Equity, they were able to secure more financial resources to sustain the CCDCoop growing loan release and receivable.
  + From 2015 loan release of 354,951,076.13 it further expanded to 416,325,228.27 on 2016.
  + From 2015 loan receivable of 348,981,325.72 it further expanded to 382,297,126.37on 2016.
* Financial Condition

The CCDCoop gained P1, 363,299.98 which is 11% in the year 2016 compared to the year 2015 because of such a good performance due to the new effective strategies that the CCDCoop implementing by the management. The CCDCoop had expanded their products and services for their clients and had an action plan to meet the needs and satisfaction of the members.

* + Financial Indicators Liquidity Ratios

These are some of the most widely used ratios, perhaps next to profitability ratios. They are especially important to creditors. These ratios measure a firm’s ability to meet its short-term obligations.

Formula 2016 2015



### BALIWAG POLYTECHNIC COLLEGE 48

431,015,220.24 390,488,624.60

Working Capital = **Current Asset - Current Liabilities**

- -

280,965,838.27 211,715,914.40

### 150,049,381.97 178,772,710.20

Quick Ratio = **Cash & Cash Equivalents + Loan Receivable / Current Liabilities**

430,373,669.58 306,490,550.54

280,965,838.27 211,715,914.40

### 1.5317651 1.4476500

Table 13.0 (Liquidity Ratios)

Solvency Ratios

It measures a company’s ability to meet the longer-term obligation. It is also allow investors to see whether a firm has adequate cash flows to consistently pay interest payments and other fixed charges.

|  |  |  |
| --- | --- | --- |
| Formula | 2016 | 2015 |
| Total Debts to Assets =**Total** | 383,438,405.47 | 328,396,360.31 |



### BALIWAG POLYTECHNIC COLLEGE 49

**Liabilities/Total Assets** 523,453,923.35 462,443,445.99

### 73% 71%

383,438,405.47 328,396,360.31

Debt to Equity Ratio = **Total Debt / Total Equity**

140,015,517.89 107,594,019.14

### 2.738542208 3.052180437

140,015,517.89 107,594,019.14

Equity Ratio = **Total Equity/Total Assets**

523,453,923.35 462,443,445.99

### 0.2674839 0.2326642

Table 14.0 (Solvency Ratios)

Profitability Ratios

These are arguably the most widely used ratios in investment analysis.

These ratios measure the firm’s ability to earn an adequate return.

|  |  |  |
| --- | --- | --- |
| Formula | 2016 | 2015 |
| Return on Sales = **Net Income/Net** | 12,378,452.01 | 11,015,152.03 |



### Sales

**BALIWAG POLYTECHNIC COLLEGE** 50

Return on Assets = **Net Income/Average Total Assets**

|  |  |
| --- | --- |
| 67,934,377.76 | 65,077,309.02 |
| **18.22%** | **16.92%** |
| 12,378,452.01 | 11,015,152.03 |
| 492,948,684.67 | 492,948,684.67 |
| **2.51%** | **2.23%** |

Operating Income Margin =

### Operating Income/ Net Sales

26,804,806.50 29,891,734.56

67,934,377.76 65,077,309.02

### 39.46% 45.93%

Return on Equity = **Net Income/Equity**

12,378,452.01 11,015,152.03

140,015,517.89 107,594,019.14

### 8.84% 10.24%

Table 15.0 (Profitability Ratios)

As the results of the computed financial ratios, all the accounts of the CCDCoop got increased. The CCDCoop have 462,443,445.99 by 2015, it increased in 2016 523,453,923.36, because of that, the CCDCoop has a capabilities to operate and stay stronger in the industry. They also had enough assets to cover their liabilities and increase their income by 2017. It is to prove that their operation is effective and efficient in all services that they offer.

### Stage 1: Input Tools

**CHAPTER V STRATEGIC FORMULATION**

**Internal Factor Evaluation (IFE) Matrix**

|  |  |  |  |
| --- | --- | --- | --- |
| **Strength** | **W** | **R** | **TWA** |
| Strategic Location | 0.12 | 3 | 0.36 |



### BALIWAG POLYTECHNIC COLLEGE 51

Strong Management 0.08 3 0.24

Good Reputation, Positive Image & Brand 0.15 4 0.60

Customer Loyalty 0.15 4 0.60

### Weaknesses

Low Capital Fund 0.10 2 0.20

Overdependence on Few Key Staff 0.10 2 0.20

Lack of Interest in Learning New Software

Technologies

0.15 1 0.15

Undifferentiated Services 0.15 1 0.15

### TOTAL 1.00 2.50

Table 16.0 (IFE Matrix)

As you’ve seen in the Internal Matrix, It represents

that the CCDCoop

have an effective Internal Forces Evaluation

table by having

a strong

commitment to their members that’s be pulling up to customer. According to their

website, they started P3, 900 of Initial Solicited

Share Capital and

today, the

efforts of the new management team paid off results changes from 36 years in the industry that they have a good reputation, positive image and brand to give their members. As we observed, the main weaknesses are the lack of interest in learning new software technologies and the undifferentiated services because of

insufficient knowledge of the technologies that products of CCDCoop.

will affect the

services and

### External Factor Evaluation (EFE) Matrix

**Opportunities W R**

**TWA**

Competitive Lending Institution

0.10 4 0.40



# CANIOGAN CREDIT AND DEVELOPMENT COOPERATIVE

### BALIWAG POLYTECHNIC COLLEGE 52

|  |  |  |  |
| --- | --- | --- | --- |
| Economic Growth | 0.10 | 3 | 0.30 |
| Innovation Services and Products | 0.10 | 3 | 0.30 |
| Increasing Number of Target Market | 0.20 | 4 | 0.80 |
| **Threats**  Well Known Competitors | 0.10 | 3 | 0.30 |
| Natural Calamity | 0.10 | 4 | 0.40 |
| Interest Rate | 0.125 | 3 | 0.375 |
| Negative issues about cooperative bank | 0.175 | 4 | 0.70 |
| **TOTAL** | **1.00** |  | **3.58** |

Table 17.0 (EFE Matrix)

As you’ve seen in the External Matrix, It represent that CCDCoop has the opportunity in increasing number of target market that can help their cooperatives stay on track in the business. The CCD Coop have many threats in Industry but the CCD Coop will never stop to be more developing and intensely compete to the competitors and catch up the market presence in the Industry.

### Competitive Profile Matrix

**CCDCoop LKBP STMDCC**

|  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- |
| **Critical Success Factor** | Weight | Rating | Total Weight Score | Rating | Total Weight Score | Rating | Total Weight Score |
| **Interest Rate** | 0.20 | 4 | 0.80 | 3 | 0.60 | 4 | 0.80 |
| **Location** | 0.15 | 4 | 0.60 | 4 | 0.60 | 4 | 0.60 |
| **Financial Position** | 0.15 | 4 | 0.60 | 4 | 0.60 | 4 | 0.60 |
| **Technology** | 0.15 | 3 | 0.45 | 3 | 0.45 | 4 | 0.60 |
| **Advertising** | 0.10 | 2 | 0.20 | 2 | 0.20 | 3 | 0.30 |



# CANIOGAN CREDIT AND DEVELOPMENT COOPERATIVE

### BALIWAG POLYTECHNIC COLLEGE 53

|  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- |
| **Service Quality** | 0.15 | 3 | 0.45 | 3 | 0.45 | 3 | 0.45 |
| **Customer Loyalty** | 0.10 | 4 | 0.40 | 4 | 0.40 | 4 | 0.40 |
| **TOTAL** | **1.00** |  | **3.50** |  | **3.30** |  | **3.75** |

4 – Major Strength 3 – Minor Strength

2 – Minor Weakness 1 – Major Weakness

Table 18.0 (CPM Matrix)

The competitive profile matrix shows above, how the CCD and their competitors are moving in the industry. As you can see the CCD Coop having a weighted average of 3.50, the LKBP with 3.30 and last St. Martin coop having an average of 3.75. As you can distinguish the result of competitive profile matrix are not far as the other cooperative. The factors are basically matched to the competitors. The CCDCoop need to focus on the technology that would increase their customer loyalty because of the efficient and productive employees through train more which be part of road to its success. It is actually because they giving almost the same product and services, but in the different way and strategies

### Stage 2: Matching Stage

**TOWS Analysis**

**STRENGTH WEAKNESSES**

**S1** Strategic Location **W1** Overdependence on Few Key Staff





|  |  |  |
| --- | --- | --- |
| **CANIOGAN CREDIT AND DEVELOPMENT COOPERATIVE**  **BALIWAG POLYTECHNIC COLLEGE** 54  **S2** Strong Management **W2** Losing a Members due to  Aging | | |
|  | **S3** Good Reputation, Positive Image and Brand | **W3** Lack of Interest in Learning New Software Technologies |
|  | **S4** Customer Loyalty | **W4** Undifferentiated Services |
| **OPPORTUNITIES** | **S-O STRATEGIES** | **W-O STRATEGIES** |
| **O1** Competitive Lending Institution | **SO1** The good location by the cooperative can possibly increase their target market. | **WO1** The Innovative Services and Products in this generation, will pick up the interest of the cooperative in learning new advance technology for them to be competent |
| **O2** Economic Growth | **SO2** The good location would establish more effectiveness of the cooperative rather than the competitors | **WO2** Losing members will be covering up the possible target markets entries in savings especially young population. |
| **O3** Innovative Services and Products | - | - |
| **O4** Increasing Number of Target Market | - | - |
| **THREATS** | **S-T STRATEGIES** | **W-T STRATEGIES** |
| **T1** Well Known competitors | **ST1** Even if the competitors is well known the loyalty and trust of the members will still remain to the cooperative | **WT1** Even if the Competitors have the edge on the market, the cooperative has competent on their quality of services |
| **T2** Natural Calamity | **-** | - |
| **T3** Interest Rate | **-** | - |
| **T4** Negative issues about cooperative bank  **STARS**   * **Direct Loan** | - -  Table 19.0 (TOWS)  **QUESTION MARK**   * **Emergency Loan** | |



### BALIWAG POLYTECHNIC COLLEGE 55

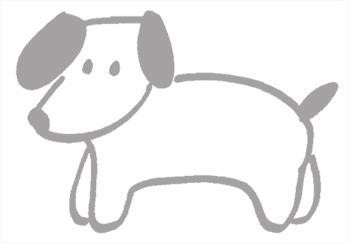
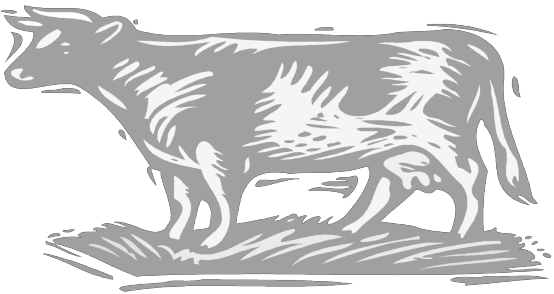
* **House and Lot Acquisition Loan**
* **Car Loan**
* **Real Estate Mortgage Loan**
* **Saving Deposit**
* **Paid up Share Capital**
* **Prime Deposit**
* **Home Construction Loan**
* **Gymnasium Rentals**
* **Essential Commodity Loan**
* **Christmas Saving Deposit**
* **Preferred Share**

**CASH COWS**

* **Express loan**
* **Educational loan**
* **Salary Loan**
* **Special Deposit**
* **Special Saving Deposit**

**DOGS**

* **Clean loan**



**Boston Consulting Group (BCG) MATRIX**

Table 20.0 (BCG Matrix)

The product and services under the stars section are the most commonly patronized by the member of CCD Coop, it ensure the cash flows to exceed the require investment for growth. Under the cash cows are the products and services those members or not, may avail. The Most easiest processing loan in just an hour is that you can get the cash with maximum loan of 5k, this are the foundation with high profits and low investments of CCD Coop. Those products and services on the question mark are the loan and savings that recently offered

by CCD Coop to help increase the growth of the capital share of the members. The product and service on the dogs section is need to improve by the CCDCoop



### BALIWAG POLYTECHNIC COLLEGE 56

for being low growth and market share that cant gain more for the company and to it ensure the liquidation of CCD Coop.

### Stage 3: Decision Stage

**Quantitative Strategic Planning Matrix (QSPM)**

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| **Key Factor** | **Weight** | **Membership Expansion** | | **Innovation of Information Technology System** | |
|  |  | Attractive Score | Total Attractive Score | Attractive Score | Total Attractive Score |
| **Strength** | | | | | |
| **S1** Strategic Location | 0.12 | 3 | 0.36 | 0 | 0 |
| **S2** Strong Management | 0.08 | 4 | 0.32 | 4 | 0.32 |
| **S3** Good Reputation, Positive and Brand Image | 0.15 | 3 | 0.45 | 3 | 0.45 |
| **S4** Customer Loyalty | 0.15 | 4 | 0.60 | 2 | 0.30 |
| **Weaknesses** | | | | | |

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
|  | **W1** Low Capital Fund | **0.10** | **4** | **0.40** | **3** | **0.30** |



**BALIWAG POLYTECHNIC COLLEGE** 57

|  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- |
|  | **W2** Over dependence on few Staff | 0.10 | 3 | 0.30 | 4 | 0.40 |  |
|  | **W3** Lack of interest in learning new software technologies | 0.15 | 3 | 0.45 | 4 | 0.60 |  |
|  | **W4** Undifferentiated products and services | 0.15 | 3 | 0.45 | 3 | 0.45 |  |
| **Opportunities** | | | | | | |  |
|  | **O1** Competitive Lending Institution | 0.10 | 2 | 0.20 | 4 | 0.40 |  |
|  | **O2** Economy Growth | 0.10 | 4 | 0.40 | 1 | 0.10 |  |
|  | **O3** Innovative product and services | 0.10 | 4 | 0.40 | 4 | 0.40 |  |
|  | **O4** Increasing number of Target market | 0.20 | 4 | 0.80 | 3 | 0.60 |  |
| **Threats** | | | | | | |  |
|  | **T1** Well known Competitors | 0.10 | 1 | 0.10 | 2 | 0.20 |  |
|  | **T2** Natural Calamity | 0.10 | 3 | 0.30 | 0 | 0 |  |



|  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
|  |  | **B** | **ALIWAG** | **POLYTECHNIC COLLEGE** | | |  |  |  |
|  |  | **T3** Competitors have  superior access to channels of distribution | **0.125** | **2** | **0.25** | **4** | **0.50** |  |  |
|  |  |  |  |  |  |  |  |  |  |
|  |  | **T4** Negative issues about cooperative bank | **0.175** | **4** | **0.70** | **4** | **0.70** |  |  |
|  |  | **TOTAL** |  |  | **6.48** | **>** | **5.72** |  |  |
|  |  | Table 21.0 (QSPM)  QSPM Analysis:  Based on the internal and external factor analysis upon our observation, it suggests that the CCDCoop conceptualizing new and distinct ideas that would be beneficial for the company’s continuous growth and stability.  The **first strategy** is Member Expansion. The more members they get, the more opportunity to increase their income. Having more members is one way to increase fund that can help the CCDCoop to operate their business continuously.  The **second strategy** is Innovation of Information Technology System**.** The CCDCoop must take chances in using new technologies to their tools not just for advertising purposes but also for excellent and unique services. They must take the chance to update their software technology to satisfy the potential customer through these technological innovations. | | | | | |  |  |

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**BALIWAG POLYTECHNIC COLLEGE** 59

**CHAPTER VI RECOMMENDATION**

Based on what we, researchers, observe and study about the Caniogan Credit and Development Cooperative. We have some recommendation to help CCDCoop to improve more and to get more clients to be part of the Cooperatives.

* Update company websites and social media accounts.
* Employee should have transparency and flexible to their work.
* Improve and Conduct more training for employees.

### Objective Recommendation

* To engage in housing, market, management, funeral services, educational plan and real estate plan.
* To establish innovative approaches for effective and efficient management.
* To elevate the cooperative as way of life of enhancing socio-economic well-being of the people

### Recommended Revised

**Tagline**

***“Caniogan, Kabalikat ng Taong Bayan”***

**Mission Statement**

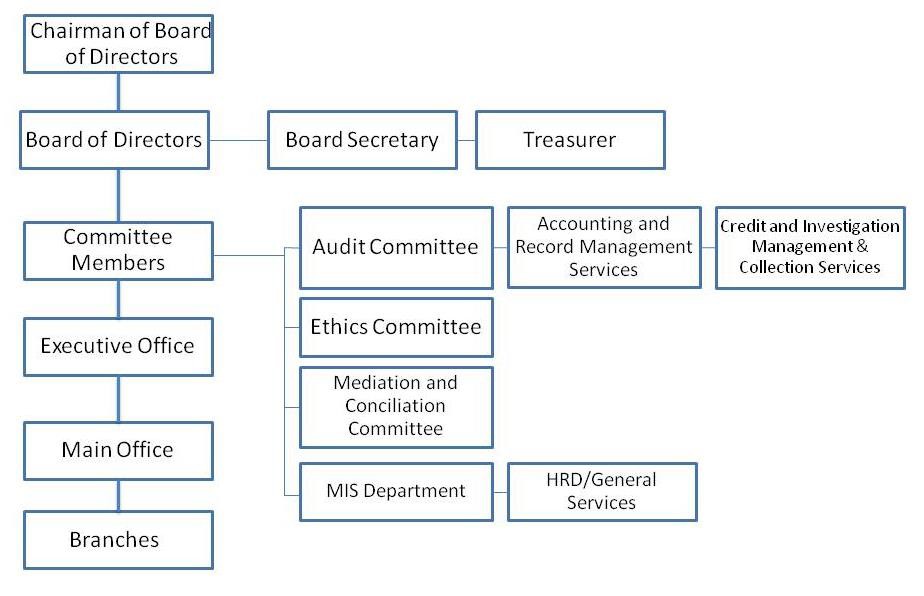
**“***To satisfy the member by providing effective and efficient products and services”*

### Vision Statement

*“We CCDCoop will be, The National’s one of the most multipurpose cooperative choice in terms of strong financial position, excellent services and partnering with our members and employees in wealth creation.”*



# CANIOGAN CREDIT AND DEVELOPMENT COOPERATIVE



### BALIWAG POLYTECHNIC COLLEGE 60

**Revised Organizational Chart**

Figure 8.0

(Revised Organizational Chart)



# CANIOGAN CREDIT AND DEVELOPMENT COOPERATIVE

### BALIWAG POLYTECHNIC COLLEGE 61

**Recommended Strategies**

**Strategy 1: Membership Expansion**

Many cooperative have taken responsibility for strengthening themselves and improving management and business performance. The first strategy we suggested is membership expansion. The membership base that has been built and will build is the collective foundation of strengths and resources for cooperative to be fruitful.

Under this strategy we recommend an effective activity to support membership expansion. Signs and flyers is not enough to support member expansion. We all know that the right person is out there, but the hard part is finding them, recruiting new member in any ways is the support strategy we recommend. Continuous pre- seminar membership, online recruitment such as mailings and promotional pop-up that is detailed and well explained the cooperative. The support strategy is telemarking recruitment which CCDCoop calls different companies to recruit it helps them to get attention of those people who is interested in joining cooperatives but doesn’t have much time and always busy scrolling their phones and interacting to social media. It can bring the cooperatives more potential members once it has been succeed in projecting a positive image. It is quiet challenging for a cooperative to achieve this member expansion goal. It’s essential that the whole cooperative team must exert effort, time, commitment and strong leadership.

Expand New Branch is the second support strategy that we recommend. Based on our research, we recommend that CCDCoop should expand their branch in San Miguel, Bulacan because the San Miguel is the third largest municipality area where it has 153 thousand people and a first class of income with 296.14 as the their vision statement. This will be an opportunity to the CCDCoop because not only to get known better but to increase their target markets and their incomes.



# CANIOGAN CREDIT AND DEVELOPMENT COOPERATIVE

### BALIWAG POLYTECHNIC COLLEGE 62

**Strategy 2: Innovation of Information Technology System**

Now days, technology in cooperatives has been improving to the next level. The Strategy that we recommend is to innovation of information technology system of services on CCDCoop is significantly stronger that access of the members. This would be implies the expanding the markets in maximize their services and products.

The support strategy we recommend is to Improve and Learn New Software Technologies. The CCDCoop can overcome their weakness and become more competitive cooperative by improving and learning new software technologies. It also satisfies their members by completing and to manage well the transactions with a less of amount of time and efforts. The CCDCoop must conduct more training for employees about softwares especially to the MIS Department. More knowledge about Software technologies, more convenient they give to their members and possible members.

Hire IT Personnel is one of the support strategy we recommend to CCDCoop for them to maintain their social media account up to date and to communicate to the people that don’t have time to drop by just to inquire and ask question. As IT Personnel you’ll be monitoring and maintaining the computer system and network within an organization. If there are any issues or changes like corrupted files, forgotten password, network error, virus or email issues you’ll be the one who can give access to that. A well develop system also provide managerial approach to increase income and use of information technology to support a cooperative system.



# CANIOGAN CREDIT AND DEVELOPMENT COOPERATIVE

### BALIWAG POLYTECHNIC COLLEGE 63

**REFERENCES**

**Books**

* Caniogan Credit and Development Cooperative, Annual Report 2016
* Ligas Kooperatiba ng Bayan sa Pagpapaunlad, Annual Report 2016
* Strategic Management Plan Of SMTCDC 2016
* Strategic Management Plan of LKBP 2016
* Strategic Management Plan of Bank of Commerce 2017

### Electronic Media

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* economicsonline.co.uk/mar
* wikipedia.org/wiki/research\_design
* [www.aect.org](http://www.aect.org/)
* wikipedia.org/wiki/documentary\_analysis
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* [www.quora.com/what-is-technology-analysis](http://www.quora.com/what-is-technology-analysis)
* Labocoop.net/?p=124



# CANIOGAN CREDIT AND DEVELOPMENT COOPERATIVE



### BALIWAG POLYTECHNIC COLLEGE 64

**APPENDICES**

1. **Photo After Defense**

Figure9.0

(Picture with Board of Panels and Adviser)

This picture shows that the researchers (*left to right:* Marican Poblete, Cristy Anne Jimenez, Trisha Mae Samson and Micaila de Jesus) with their an Adviser (*standing right:* Mr. Bayani Pascual) and Board of Panels (*left to right:* Mr. Alfonso Cruz, Jr., CPA, Mr. Christian Calderon and Dean Felipe Carlo Clarin, MBA) are smiling that they passed their subject (Strategic Management).

### Photos After Interviewed

Figure 10.0

(Picture with CCDCoop Employees)



# CANIOGAN CREDIT AND DEVELOPMENT COOPERATIVE



### BALIWAG POLYTECHNIC COLLEGE 65

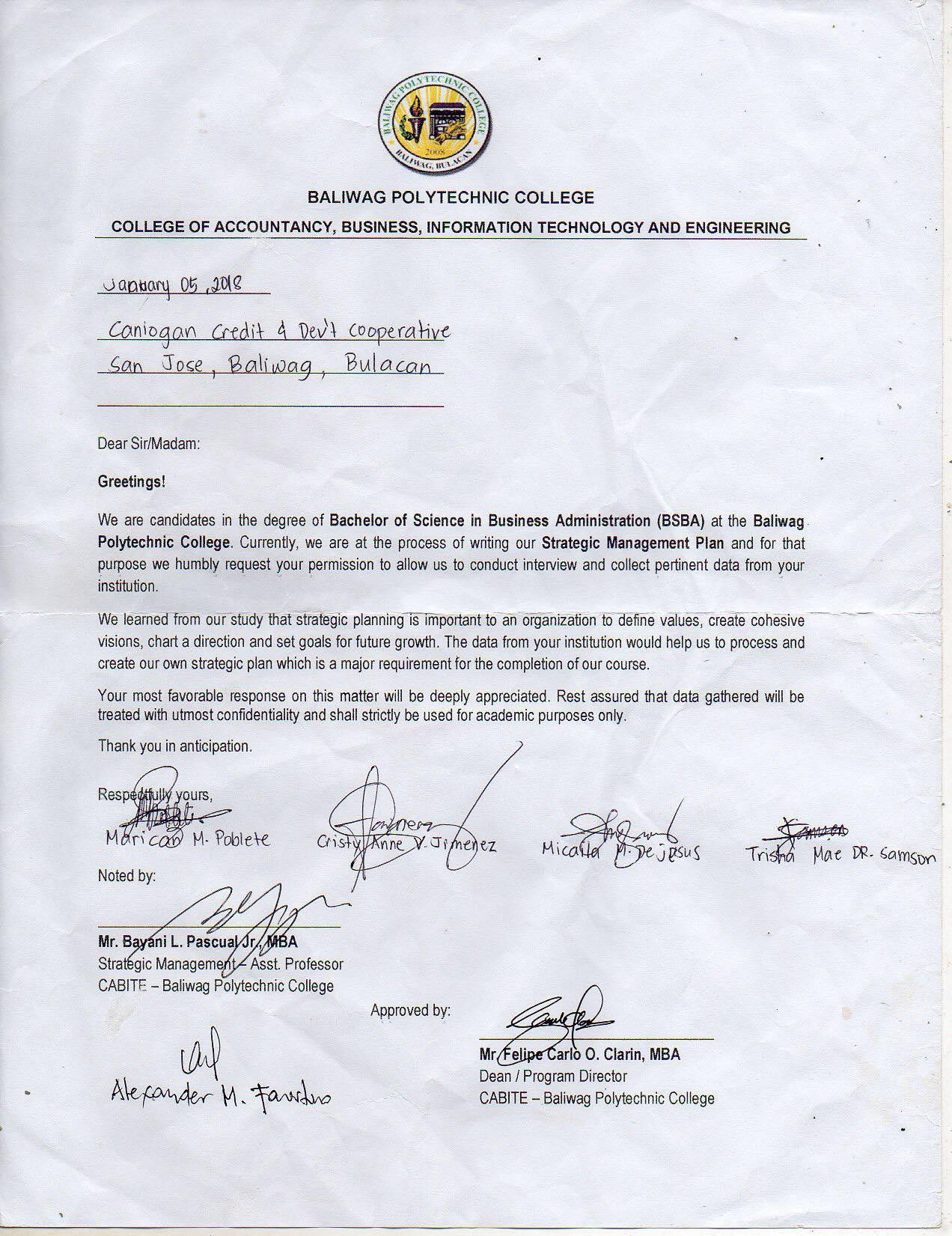
Figure 11.0

(Picture with LKBP Employee)

Figure 12 .0 (Picture with DCMC employee)

These pictures shows that the researchers interviewed with different positions in each cooperative to have researched, observed, analyzed and study about them especially to our competitors, SMTCDC and LKBP.





### BALIWAG POLYTECHNIC COLLEGE 66

1. **Letter for Interview**



**BALIWAG POLYTECHNIC COLLEGE** 67

1. **Statement of Income Statement 2015-2016**

|  |  |  |
| --- | --- | --- |
| CDA Registration No. 9520-03001554/ CIN -0106030590 | | |
| **STATEMENTS OF OPERATIONS** | | |
| For the years ended December 31, 2016 and 2015 | | |
| (Amounts in Philippine Pesos) | | |
|  | **2016** | **2015** |
| REVENUES | | |
| Income From credit Operations | 26,804,806.50 | 29,891,734.56 |
| Income from Investment in Businesses | 83,630.45 | 220,569.66 |
| Other Income | 41,045,940.81 | 34,965,004.80 |
| TOTAL REVENUES | 67,934,377.76 | 65,077,309.02 |
| EXPENSES | 55,994,482.35 | 54,129,607.34 |
| NET SURPLUS BEFORE OTHER ITEMS | 11,939,895.41 | 10,947,701.68 |
| Add(Less): OTHER ITEMS | (29,443.40) |  |
| Gain on Sales of Real & Other Property Acquired | 468,000.00 | 67,450.35 |
| **NET SURPLUS** | **12,378,452.01** | **11,015,152.03** |
| DISTRIBUTED AS FOLLOWS: | | |
| Reserve Fund | 2,475,690.41 | 2,203,030.41 |
| Education and Training Fund-local | 247,569.04 | 220,303.04 |
| Due to Union/Federation | 247,569.04 | 220,303.04 |
| Community Development Fund | 371,353.56 | 330,454.57 |
| Optional Fund | 866,491.64 | 771,060.64 |
| Interest on Share Capital and Patronage refund | 6,127,333.74 | 5,452,500.25 |
| Patronage Refund Payable | 2,042,444.58 | 1,817,500.08 |
| **NET SURPLUS AS DISTRIBUTED** | **12,378,452.01** | **11,015,152.03** |



**BALIWAG POLYTECHNIC COLLEGE** 68

1. **Statement of Balance Sheet 2015-2016**

|  |  |  |
| --- | --- | --- |
| **CANIOGAN CREDIT AND DEVELOPMENT COOPERATIVE** | | |
| Caniogan , Malolos City, Bulacan | | |
| CDA Registration No. 9520-03001554/ CIN -0106030590 | | |
| **STATEMENTS OF FINANCIAL CONDITION** | | |
| As of December 31, 2016 and 2015 | | |
| (Amounts in Philippine Pesos) | | |
|  | **2016** | **2015** |
| **ASSETS** | | |
| **Current Assets** | | |
| Cash and Cash equivalents | 111,214,867.34 | 58,457,293.10 |
| Investment at Fair Value Through Profit  and Loss | | |
| Financial Assets Held to Maturity | | |
| Financial Assets Available for Sale | | |
| Unquoted Debt Securities Classified as  Loans | | |
| Investment in Non Marketable Equity  securities | | |
| Loans Receivable | 319,158,802.24 | 248,033,257.44 |
| Inventory | | |
| Other Current Assets | 641,550.66 | 897,150.73 |
| **Total Current Assets** | **431,015,220.24** | **390,488,624.60** |
| **Non-Current Assets** | | |
| Financial Assets Availoable for Sale | | |
| Financial Assets Held to Maturity | | |
| Unquoted Debt Securities Classified as to  Loans | 3,041,650.60 | 4,136,663.45 |
| Financial Assets | 24,564,473.45 | 23,147,514.96 |
| Investment in Businesses | 15,956,352.01 | 15,232,283.23 |
| Investment Property | 26,206,475.66 | 17,532,908.52 |
| Property and Equipment | 80,746.72 | 80,746.72 |
| Assets held for Sale | 22,031,976.49 | 11,215,085.52 |



**BALIWAG POLYTECHNIC COLLEGE** 69

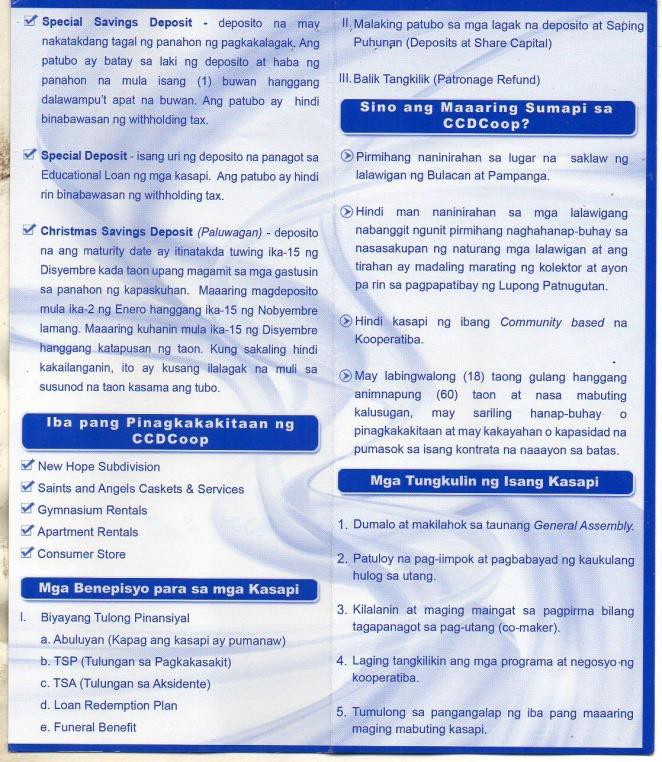
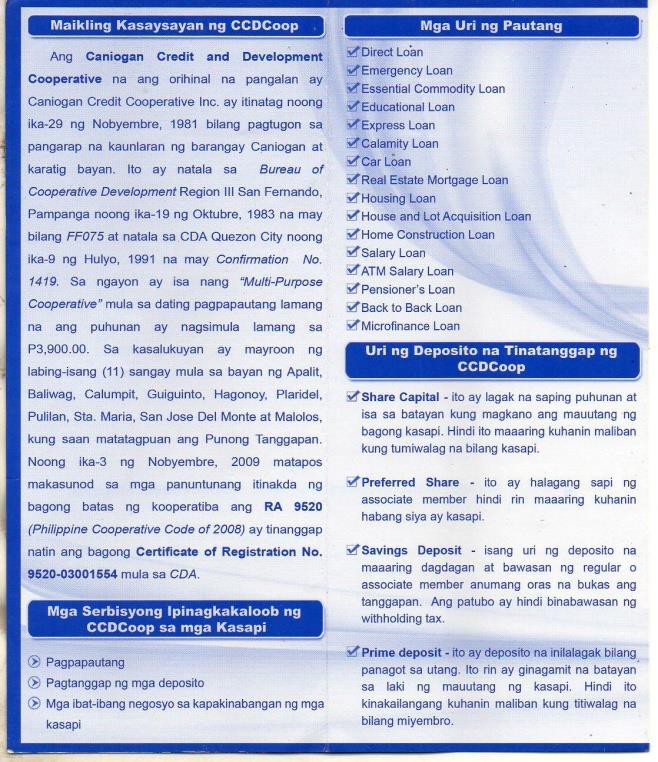
|  |  |  |
| --- | --- | --- |
| Other Non-Current Assets | 557,028.19 | 609,618.99 |
| **Total Non-Current Assets** | **92,438,703.12** | **71,954,821.39** |
| **TOTAL ASSETS** | **523,453,923.36** | **462,443,445.99** |
| **LIABILITY AND OWNER'S EQUITY** | | |
| **Current Liability** | | |
| Deposit Liabilities | 263,082,455.02 | 197,582,344.53 |
| Trade and Other Payables | 9,442,272.13 | 7,331,938.90 |
| Due to Union Federation | 248,005.58 | 101,536.05 |
| Interest on Share Capital & Patronage  Refund Payable | 8,193,105.54 | 6,700,094.92 |
| **Total Current Liabilities** | **280,965,838.27** | **211,715,914.40** |
| **Non-Current Liability** | | |
| Other Non-Current Liabilities | 102,472,567.20 | 91,791,584.42 |
| **Total Non-Current Liability** | **102,472,567.20** | **91,791,584.42** |
| **TOTAL LIABILITIES** | **383,438,405.47** | **328,396,360.31** |
| **Equity** | | |
| Share Capital | 123,900,000.00 | 92,603,101.87 |
| Deposit on Share Capital Subscription | 34,219.66 |  |
| Preferred Capital | 1,134,000.00 | 851,100.00 |
| Donation/Grants | 7,000.00 | 7,000.00 |
| Statutory Fund | 14,940,298.23 | 14,132,817.27 |
| **Total Equity** | **140,015,517.89** | **107,594,019.14** |
| **TOTAL LIABILITIES AND EQUITY** | **523,453,923.36** | **462,443,445.99** |



**BALIWAG POLYTECHNIC COLLEGE** 70

|  |  |  |
| --- | --- | --- |
| **F. Statement of Cash Flow 2015-2016**  **CANIOGAN CREDIT AND DEVELOPMENT COOPERATIVE** | | |
| Caniogan , Malolos City, Bulacan | | |
| CDA Registration No. 9520-03001554/ CIN -0106030590 | | |
| **STATEMENTS OF CASH FLOWS** | | |
| For the years ended December 31, 2016 and 2015 | | |
| (Amounts in Philippine Pesos) | | |
|  | **2016** | **2015** |
| **CASH FLOWS FROM OPERATING ACTIVITIES** | | |
| Net Surplus (loss) | 12,378,452.01 | 11,051,152.03 |
| **Adjustments to reconcile net surplus to net cash** | | |
| provided by operating activities | | |
| Depreciation & amortization | 2,893,390.00 | 2,508,558.88 |
| Provision for Probable Loan Losses | 15,026,790.04 | 13,174,581.10 |
| Charge in assets and liabilities | | |
| Decrease (Increase) in: | | |
| Loans and Receivables | (37,737,304.53) | (32,590,795.69) |
| Other Current Assets | 255,600.07 | (403,720.29) |
| Increase (Decrease) in: | | |
| Deposit Liabilities | 40,661,140.35 | 24,838,970.14 |
| Trade, Non-Trade and other payables | 2,819,596.81 | (709,263.58) |
| Due to Union/ Federation | 24,832.74 | (98,666.25) |
| Interest on Share Capital Payable | 855,492.48 | **(6,632,482.20)** |
| Other Current Liabilities | 855,492.48 | (6,632,482.20) |
| Reclassified amount to Investment in Businesses | | |
| Financial Assets Available for Sale | | |
| Inventory | | |
| Properties and Equipment | | |
| Investment in Subsidiaries | | |
| Other Asset and Liability accounts | | |
| **Net Cash provided by (used in) operating activities** | **37,177,989.97** | **11,102,334.14** |
| **CASH FLOWS FROM INVESTING ACTIVITIES** | | |
| Decrease in Investment in Non Marketable Securities | 1,095,012.85 | (181,300.00) |
| Increase in Investment in Business | (1,416,958.49) | 812,610.91 |
| Increase in investment property | (724,068.78) | (53,051.43) |
| Acquisition of Property and Equipment | (11,566,957.14) | (2,515,964.19) |
| Decrease (Increase) in Other Non-Current Assets | 52,590.81 | (42,771.29) |
| **Net cash provided by (used in) Investing activities** | **(12,560,380.75)** | **(1,980,476.00)** |
| **CASH FLOW FROM FINANCING ACTIVITIES** | | |
| **Decrease(Increase) in other Funds and Deposits** | (10,816,890.97) | (3,836,314.25) |
| Net Proceeds from issuance of share capital | 8,048,800.00 | 23,565,217.79 |
| **Increase (Decrease) in Non-current Liabilities** | 10,680,982.78 | 6,472,131.24 |
| Change in Statutory Fund | (6,289,041.48) | (636,999.90) |
| Distribution of Interest on Share Capital | (6,127,333.74) |  |
| Distribution of Patronage Refund | (2,042,444.58) |  |





**BALIWAG POLYTECHNIC COLLEGE** 71

|  |  |  |
| --- | --- | --- |
| **Net cash provided by (used in) financing activities** | **(6,545,927.99)** | **25,564,034.88** |
| NET INCREASE (DECREASE ) IN CASH | 18,071,681.22 | 34,685,893.02 |
| ADD: CASH AND CASH EQUIVALENTS, JANUARY 1 | 93,143,186.12 | 58,457,293.10 |
| **CASH AND CASH EQUIVALENTS, DECEMBER 31** | **111,214,867.34** | **93,143,186.12** |

1. **Flyers of the CCDCOOP**

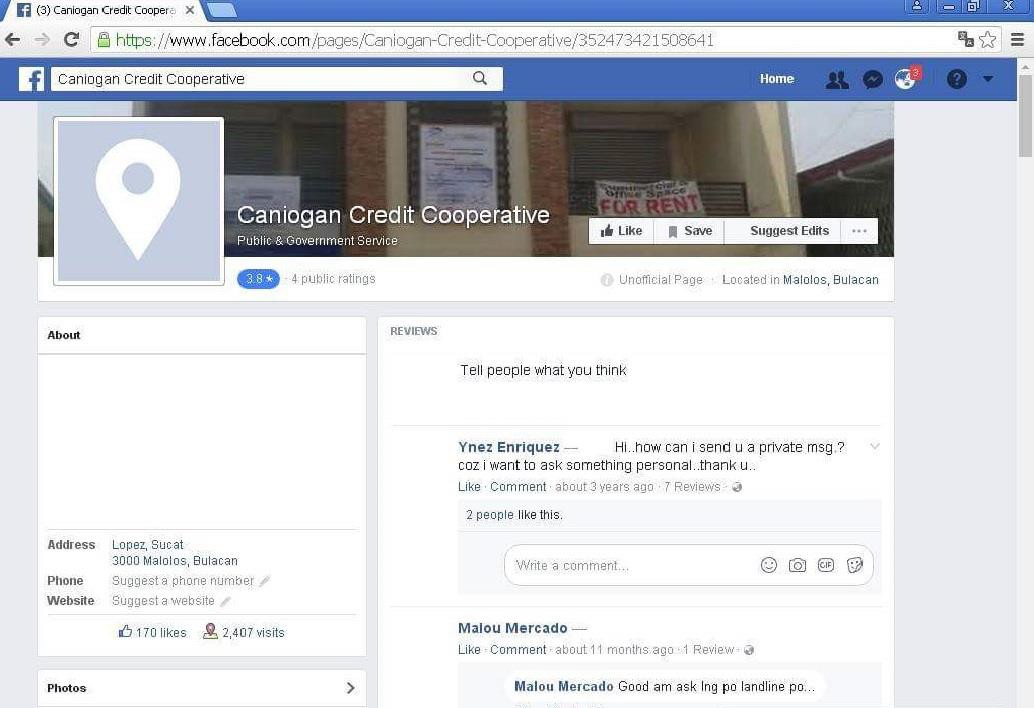




**BALIWAG POLYTECHNIC COLLEGE** 72



**CANIOGAN CREDIT AND DEVELOPMENT COOPERATIVE**



**BALIWAG POLYTECHNIC COLLEGE** 73

1. **Website and Facebook page of Caniogan Credit and Development Cooperative**



**CANIOGAN CREDIT AND DEVELOPMENT COOPERATIVE**

**BALIWAG POLYTECHNIC COLLEGE** 74

**Curriculum Vitae**

**“Alone we can do little; together we can do so much”**

**-Helen Keller**

**CRISTY ANNE V. JIMENEZ**

Sulucan,Angat, Bulacan [jimenezcristy.031@gmail.com](mailto:jimenezcristy.031@gmail.com) *09755282636*

### PERSONAL DATA:

Date of Birth : May 31, 1997 Age : 20 years old

Civil Status : Single

Gender : Female

Nationality : Filipino

Religion : Roman Catholic

### EDUCATIONAL BACKGROUND:

**Tertiary**:

Baliwag, Polytechnic College

2nd Floor BMG Building Barrera St. Poblacion, Baliwag, Bulacan

### Secondary:

Kalinangan Integrated School Sulucan, Angat, Bulacan

### Primary:

Sulucan Elementary School Sulucan, Angat, Bulacan

### Cristy Anne V. Jimenez

Signature of Applicant



# CANIOGAN CREDIT AND DEVELOPMENT COOPERATIVE

### BALIWAG POLYTECHNIC COLLEGE 75

**“Either I will find a way, or I will make one”**

**-Philip Sidney**

**TRISHA MAE DR. SAMSON**

Cruz Na Daan, San Rafael, Bulacan [Trishamaesamson50@gmail.com](mailto:Trishamaesamson50@gmail.com) *09551872531*

### PERSONAL DATA:

Date of Birth : March 02, 1998 Age : 20 years old

Civil Status : Single

Gender : Female

Nationality : Filipino

Religion : Iglesia Ni Cristo

### EDUCATIONAL BACKGROUND:

**Tertiary**:

Baliwag, Polytechnic College

2nd Floor BMG Building Barrera St. Poblacion, Baliwag, Bulacan

### Secondary:

Carlos F. Gonzales High School Maguinao, San Rafael, Bulacan

### Primary:

Maguinao Elementary School Maguinao, San Rafael, Bulacan

### Trisha Mae Samson

Signature of Applicant



# CANIOGAN CREDIT AND DEVELOPMENT COOPERATIVE

### BALIWAG POLYTECHNIC COLLEGE 76

***“There is always one moment in childhood when the door opens and let the future in”***

***-Graham Greene***

**MARICAN M. POBLETE**

Tarcan, Baliuag, Bulacan [marican11201997@gmail.com](mailto:marican11201997@gmail.com) *09275158289*

### PERSONAL DATA:

Date of Birth : November 29, 1997 Age : 20 years old

Civil Status : Single

Gender : Female

Nationality : Filipino

Religion : Roman Catholic

### EDUCATIONAL BACKGROUND:

**Tertiary**:

Baliwag, Polytechnic College

2nd Floor BMG Building Barrera St. Poblacion, Baliwag, Bulacan

### Secondary:

Mariano Ponce National High School BS Aquino Ave. Baliuag, Bulacan

### Primary:

Tarcan Elementary School Tarcan Baliuag, Bulacan

### Marican M. Poblete

Signature of Applicant



# CANIOGAN CREDIT AND DEVELOPMENT COOPERATIVE

### BALIWAG POLYTECHNIC COLLEGE 77

***“Let us put our minds together and see what life we can make for our children”***

***-Sitting Bull***

**MICAILA M. DE JESUS**

Tilapayong Baliuag, Bulacan [miksdjss20@gmail.com](mailto:miksdjss20@gmail.com) *09977328525*

### PERSONAL DATA:

Date of Birth : September 20, 1997 Age : 20 years old

Civil Status : Single

Gender : Female

Nationality : Filipino

Religion : Jehovah’s Witnesses

### EDUCATIONAL BACKGROUND:

**Tertiary**:

Baliwag, Polytechnic College

2nd Floor BMG Building Barrera St. Poblacion, Baliwag, Bulacan

### Secondary:

Sulivan High School Sulivan Baliuag, Bulacan

### Primary:

Tilapayong Elementary School Tilapayong Baliuag, Bulacan

### Micaila M. De Jesus

Signature of Applicant



# CANIOGAN CREDIT AND DEVELOPMENT COOPERATIVE

### BALIWAG POLYTECHNIC COLLEGE 78

