



**PHILIPPINE FEDERATION
OF CREDIT
COOPERATIVES
(PFCCO)**

*Dave J. Pajaron, Jr.
GM – PFCCO*



Our Vision


***A strong and sustainable credit
union in the Philippines***

It is our conviction to ensure our member cooperatives to be incessantly providing affordable financial services to their members. To carry out its function, our members should meet financial viability, operational efficiency, member-customer and employee satisfaction, competitive position, knowledgeable and involve board of directors and providing quality products and services.



Our Mission

***PFCCO operates in
collaboration with its
members to intensify and
promote credit unions as
helpful vehicle for community
and economic development***



HISTORY:

1960 – one of the 5 founder of ACCU
Registered as PHILCUL under RA 2023


1969 - PHILCUL took part in putting up WOCCU

1971 – PHILCUL helped in forming ACCU

1976 – PHILCUL reactivated after 6 months of closure by Fr. Ben Jayoma

1980 – Amended to become PFCCI

1992 – Amended to become PFCCO



HISTORY:

1995 – PFCCO hit worst financial crisis, the League Enhancement Program approved

1998 – PFCCO and other Regional League apply for separate registration

2000 – PFCCO suffer structural reform, business and non business operation assumed by the League

2001 onward in transition and program with ACCU



PFCCO'S BEST

Business Enterprise (Product and Services)

Education and Training

Social Advocacy


Technical Support



BUSINESS ENTERPRISE

Product and Services

- Central Finance Facility (Savings and Loan)
- Coop Financial Securities (Insurance)
- Coop Supplies and Publication
- Coop Business Solutions (I.T)



Education and Training


Product and Services

- Professionalization Program
- CUDCC
- CUCCC
- CUBSEA
- ACCESS Branding
- Exposure Program (Local and International)




Social Advocacy

- Linkages with Government, Non Government Organization and International and Local Cooperative Relations
- ATING KOOP party List
- Vital Player on Amendment of the Code
- Joined Technical Working Group in Formulation of the Regulatory Framework for Credit Cooperative
- PFCCO commitment to recruit 1million members by the year 2010



Technical Support

- Affiliation Fee (Local and International)
- ACCESS Branding
- CURBES: SIDS
- Stabilization Fund



Where are we now?



Where are we now?

Credit Union Microfinance Innovation

Conduct Evaluation to 78 cooperatives
Identify Coop to will become a champion on Microfinance

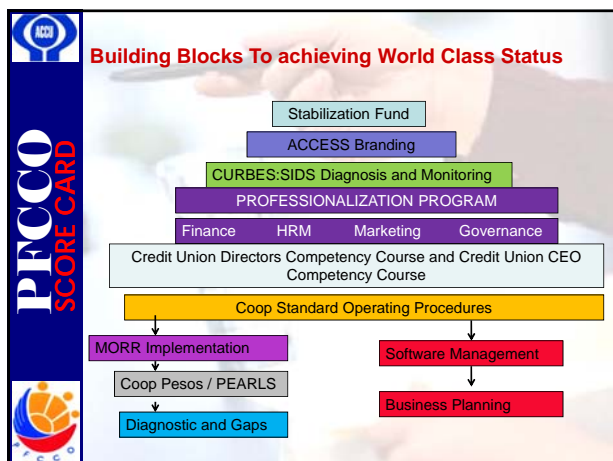
Target Outreach for 2010 – 300,00 have less

CUMI Data May 2009					
	Jan.	Feb.	March	April	May
Total Members	75,587	78,481	65,284	66,747	68,941
Male	10,434	11,251	11,954	12,361	12,888
Female	63,115	67,230	53,330	54,386	56,053
Total Assets	15,886	16,226	16,652	18,951	83,610

In dollar – Total Assets data

MF Data 2009...					
	Jan.	Feb.	March	April	May
Savings	3,042	2,959	1,663	1,711	\$ 1,730
Loans Granted	2,484	3,053	2,644	2,767	2,851

In dollar



Where are we now?

- Credit Union Risk Based Examination and Supervision (CURBES) Supervision and Institutional Diagnosis (SIDS)
- Conduct CURBES: SIDS to 42 coops in preparation with the Stabilization Fund
- Stabilization Fund — target coops 50

Where are we now?

Credit Union Directors Competency Course (CUDCC) - 225 CU Directors

Credit Union CEO Competency Course (CUCCC) – 157 CEO/GM

Professionalization of Credit Unions in Asia - 286 Credit Unions joined the program and bringing changes and sustainability of the program

Where are we now?

Implementation of Credit Union Directors Competency Course (CUDCC) - 225 CU Directors

Implementation of Credit Union CEO Competency Course (CUCCC) – 157 CEO/GM

Where are we now?

*PFCCO Initiated **ATING KOOP PARTY LIST** – 2010 National Election*

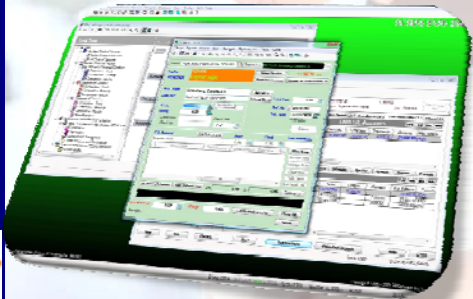
*Our preparation for **50TH** PFCCO Founding Anniversary*

Where are we now?

PFCCO Coop Business Solutions
Partnership with KOWOPS Ecommunity Solutions and PLDT

Remittance Business – KOOP PERA PADALA with 124 coops all over the country
KOWOPS.BIZ – coop product platform
Text Broadcast Platform
Video Streaming Facility
PFCCO Hosting

Welcome to PFCCO ICRM System



PFCCO ICRM System meaning

- **ICRM** means – Integrated Credit Union Resource Management System
- It is a collection of programs that integrates:
 - Member's subsidiary ledger management
 - Voucher transaction system
 - Membership management system
 - Cooperative enterprise resource management and accounting system
- 86 coops
- Interconnected by 2011

Reality is we cannot isolate ourselves...we are judged as a movement.

There is another wave of cooperation required...

As a movement, we need to....

- Develop strategic alliances to streamline operation
- To standardize operation
- Focus on product excellence and quality
- Focus on sustained growth

