

**ASIAN CONFEDERATION OF CREDIT UNIONS  
FORUM 2012**

Crowne Regency, Ortigas, Pasig City || September 6, 2012

**"REACHING 21,000 HAVE LESS  
THROUGH  
CREDIT UNION"**

**The PAGLAUM STORY**  
Plaridel, Misamis Occidental, Mindanao  
Philippines

**Gadwin E. Handumon**  
PMPC General Manager



**REACHING OUT TO RURAL COMMUNITIES**

---



---



---



---



---



---



---



---



---



---

**PRESNTATION OUTLINE:**

- I. Glimpse of PMPC's History
- II. Evolution: Why CUMI?
- III. Programs and Services of Paglaum MPC
- IV. Significant Achievements
- V. SPM Roadmap
- VI. Lessons Learned
- VII. Challenges



**REACHING OUT TO RURAL COMMUNITIES**

---



---



---



---



---



---



---



---



---



---

**PMPC Evolution**




**REACHING OUT TO RURAL COMMUNITIES**

---



---



---



---



---



---



---



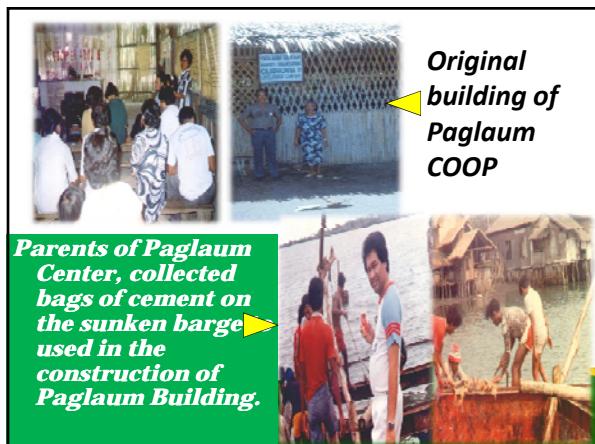
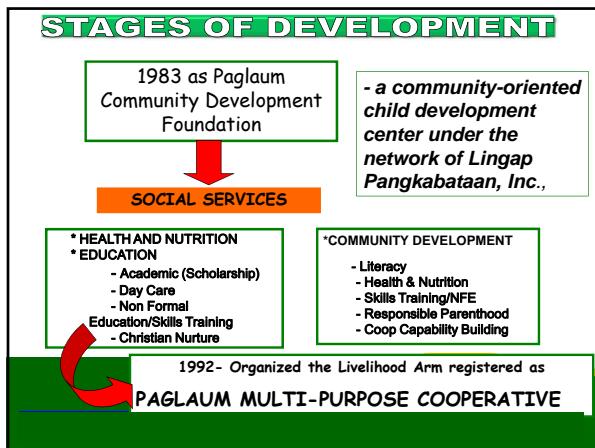
---

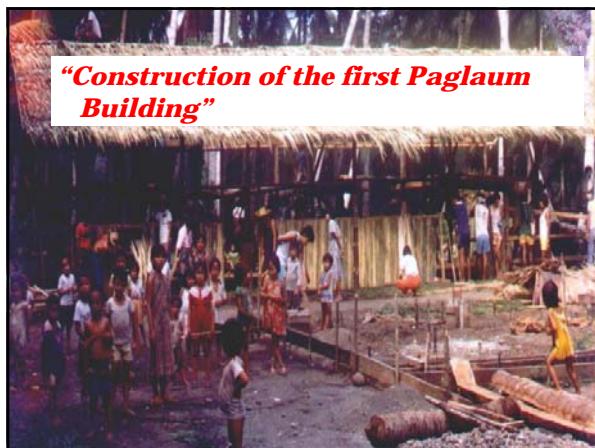


---



---





---

---

---

---

---

---



**2006:** HEAD OFFICE: 2<sup>ND</sup> FLOOR, PMPC BLDG.  
EASTERN LOOC, PLARIDEL, MISAMIS OCCIDENTAL

---

---

---

---

---

---



---

---

---

---

---

---

**PMPC Cooperative.....** *How it all began?*

- ☞ February 22,1992, organized by the Staff, Parents & Beneficiaries of Paglaum Community Development Foundation
  - ☞ 35 members
  - ☞ PhP 2,000.00 initial capital
  - ☞ Open-type coop (Savings and Credit)
  - ☞ Registered by CDA under Reg. No. 9520- 10005976



---

---

---

---

---

---

---

---

---

---

VISION

The Paglaum Multi-Purpose Cooperative, guided by the Almighty God, is a strong, progressive and trusted cooperative; A resource for economic, political and social development of the members, anchored in its concern for community development, environment and human equality.



---

---

---

---

---

---

---

## **MISSION STATEMENT:**

"To contribute to the empowerment of the members and community in improving their own lives through the provision of quality cooperative services and programs!"



---

---

---

---

---

---

---

**1997 STATISTICS :**

- Poverty incidence  
49.3%

The figure consists of two parts. The top part is a map of the Philippines with各省 (provinces) shaded in different colors according to their poverty incidence. The legend, titled "Masaya ng Obediente", defines the colors: light yellow for 0-10%, light orange for 11-20%, medium orange for 21-30%, dark orange for 31-40%, and dark red for 41-50%. The bottom part is a green banner with the Paglaum logo, the number 20, and the text "REACHING OUT TO RURAL COMMUNITIES".

Source: NSCB 1997 poverty threshold

REACHING OUT TO RURAL COMMUNITIES



**PAGLAUM**  
CREDIT UNION MICROFINANCE INNOVATION  
(PAGLAUM CUMI)

**PAGLAUM**  
MULTI-PURPOSE COOPERATIVE

REACHING OUT TO RURAL COMMUNITIES

**PAGLAUM**  
MULTI-PURPOSE COOPERATIVE

"Kalisud mo, tabangan ko"

PAGLAUM @20  
REACHING OUT TO RURAL COMMUNITIES

---

---

---

---

---

---

### Why Paglaum CUMI

To assist have less people access greater opportunities for development .

PAGLAUM @20  
REACHING OUT TO RURAL COMMUNITIES

---

---

---

---

---

---

To help have less people become financially independent and responsible environment steward.

PAGLAUM @20  
REACHING OUT TO RURAL COMMUNITIES

---

---

---

---

---

---

To help generate employment especially to those limited skills and physically challenged.



**PAGLAUM @20**  
REACHING OUT TO RURAL COMMUNITIES

---

---

---

---

---

---

**OBJECTIVE**

GENERAL:

**TO UPLIFT THE QUALITY  
OF LIFE OF THE UNDER  
PRIVILEGED INDIVIDUAL  
(THE POOR)**



**PAGLAUM @20**  
REACHING OUT TO RURAL COMMUNITIES

---

---

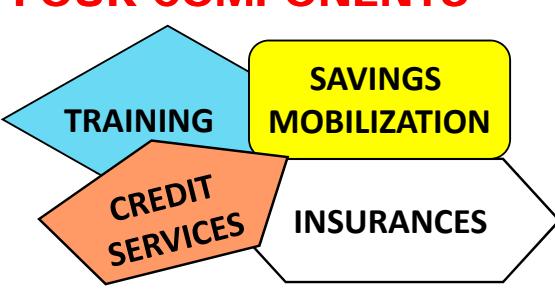
---

---

---

---

**FOUR COMPONENTS**



**PAGLAUM @20**  
REACHING OUT TO RURAL COMMUNITIES

---

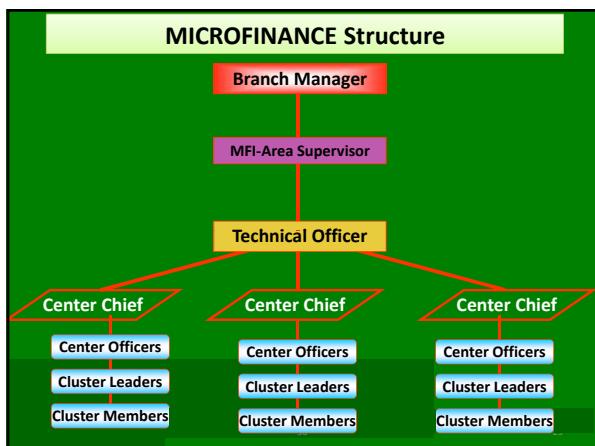
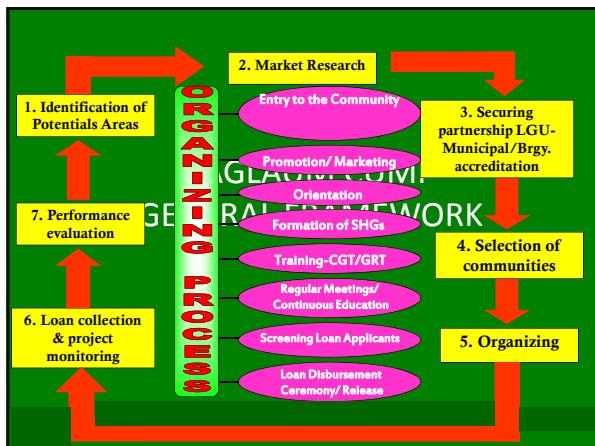
---

---

---

---

---




---

---

---

---

---

---

---



---

---

---

---

---

---

---



---

---

---

---

---

---

---



4. Selection of Communities

5. Organizing

---

---

---

---

---

---

---



6. Loan Collection  
and Project Monitoring

---

---

---

---

---

---

---



7. Performance Evaluation

---

---

---

---

---

---

---

## Innovative Programs for the Grassroots

## **Ugnayan Farmers' Forum with the NFA farmer-members, Prov'l Officials & DEPED Division**



#### REACHING OUT TO RURAL COMMUNITIES

---

---

---

---

---

---

---

---

---

---

---

#### Innovative Programs for the Grassroots

**Provide assistance such as training to the poor and poorest of the poor people in order to access greater opportunities for development**



---

---

---

---

---

---

---

#### **Innovative Programs for the Grassroots**

## **Livelihood Training and Development Programs**



#### ■ In Coordination with LGUs, NGOs, GOs

---

---

---

---

---

---

---

## WEEKLY CENTER MEETING



# **STRENGTHENING**



## Innovative Programs for the Grassroots



**Advocate  
Children's  
Rights**



**Innovative Programs for the Grassroots**

**Environmental Awareness Center for Marginalized Sector**



**PAGLAUM**  
SUSTAINABILITY PURPOSE COOPERATIVE  
CDA REG. 920-10005976

*Join the COOPERATIVES in Saving Mother Earth*

**PAGLAUM NURTURE A TREE**  
**SAVE MOTHER EARTH**

**Raise the ecological awareness in the protection of biodiversity and conservation and sustain its life support services**

**COOP MASS-SPEC**  
Cooperative Development Center

**PAGLAUM**

---



---



---



---



---



---



---



---



---



---

**Innovative Programs for the Grassroots**

**Support CULTURE Preservation**




---



---



---



---



---



---



---



---



---



---

**Innovative Programs for the Grassroots**

**ADVOCACIES**

- FAITH (Food Always in the Home) program, health and sanitation, mangrove and tree planting
- Health Forum
- OTOP (one town one product) program
- OBOP (one brgy. one product)
- Organic fertilizers
- And other advocacies





---



---



---



---



---



---



---



---



---



---

---

---

---

---

---

---

---

---

---

---

---

---

---

---

---

---

The collage consists of three photographs. The top-left photo shows the interior of the Paglaum Pasalubong Center, featuring a counter with various products and a display board. The top-right photo shows a booth at a trade fair with a sign that reads "PAGLAUM". The bottom-left photo is a close-up of a product label for "PAGLAUM 20 Years".

---

---

---

---

---

---

---

#### **OPENING THE DOORS FOR ECONOMIC PRODUCTIVITY**

## **Support LGU's Activities**



---

---

---

---

---

---

---

---

---

---

## OPENING THE DOORS FOR ECONOMIC PRODUCTIVITY

 Natco Networks  
**PAGLAUM MULTI-PURPOSE COOPERATIVE**



#### **Shares Technology to Other Institutions**

---

---

---

---

---

---

---

---

Score Card

	1999	2005	2011
<b>Barangay Covered</b>	<b>9</b>	<b>118</b>	<b>620</b>
<b>Municipal Covered</b>	<b>1</b>	<b>10</b>	<b>53</b>
<b>Membership</b>	<b>540</b>	<b>4,190</b>	<b>26,828</b>
<b>Loan Receivable</b>	<b>PhP 820,200.00</b>	<b>PhP 9,465,479.71</b>	<b>PhP 87,989,161.35</b>
<b>PAR Rate</b>	<b>0%</b>	<b>65%</b>	<b>10.23%</b>
<b>CBU</b>	<b>PhP 568,166.40</b>	<b>PhP 6,127,465.22</b>	<b>PhP 59,420,860.86</b>
<b>Savings Generated</b>	<b>PhP 102,568.60</b>	<b>PhP 1,519,224.12</b>	<b>PhP 14,551,663.76</b>
<b>Center Fund</b>	<b>PhP 2,089.00</b>	<b>PhP 75,670.55</b>	<b>PhP 1,314,667.13</b>

---

---

---

---

---

---

---

**Programs and Services of Paglaum MPC**

- SAVINGS
- LOANS
  - MICROFINANCE LOAN
  - FINANCING LOAN
- BUSINESS DEV'T.
  - BUSINESS CENTER
  - FLGC III
  - TRAINING & MARKETING
  - COOPASSURANCE
- INFORMATION SYSTEM AND TECHNOLOGY

*Develop the following Software System:*



*Organization who availed the system:*

Panabo MPC	Costabella Resort & Hotel
Tagum MPC	LGU-Sibonga
Lamac MPC	
Oroquieta LGU - GSO	
Oro Integrated Coop	
SOCOR Corp	

 REACHING OUT TO RURAL COMMUNITIES

---

---

---

---

---

---

---

---

---



## Research & Development Division-Nexgen Systems



 REACHING OUT TO RURAL COMMUNITIES

---

---

---

---

---

---

---

---

---



### 2011 DEVELOPED AND IMPLEMENTED SYSTEMS

**1. HRMAX SYSTEM**

- ✓ Hiring Management System
- ✓ Employee Information System
- ✓ Medical Tracking System
- ✓ Timekeeping System with DARM (Daily Attendance Recording Module)
- ✓ Payroll System
- ✓ Asset Tracking System
- ✓ Performance Appraisal System
- ✓ Code of Conduct Management System
- ✓ Vehicle Monitoring System
- ✓ Canteen Management System

 REACHING OUT TO RURAL COMMUNITIES

---

---

---

---

---

---

---

---

---



**REACHING OUT TO RURAL COMMUNITIES**

- 2.PPI System
- 3.Membership Tracking System
- 4.Business Operation Express (PBC Oroquieta)
- 5.Micro Collection System
- 6.NEW Official Website and Forum ([www.paglaumcoop.org.ph](http://www.paglaumcoop.org.ph))
- 7.Security Surveillance System (all branches)

---

---

---

---

---

---

---

---

**Managing Information through Enhancement of System**

### Micro Banking Windows





**REACHING OUT TO RURAL COMMUNITIES**

---

---

---

---

---

---

---

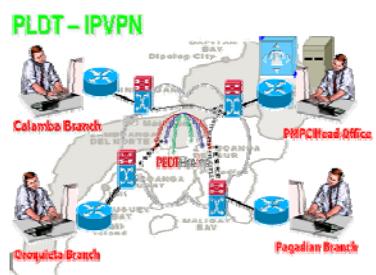
---

**Managing Information through Enhancement of System**

**IPVPN**  
Internet Protocol Virtual Private Network

**(Connectivity)**

- Remote Troubleshooting
- Surveillance
- File Transfer
- Streaming
- Linkages through the branches



**PAGLAUM 20 years**

**REACHING OUT TO RURAL COMMUNITIES**

---

---

---

---

---

---

---

---

The screenshot shows a Windows application window titled "Collection System - 000101 (Paglauum Services)". The main area displays a table with columns: CENTER, CATCODE, and NAME. The data listed is as follows:

CENTER	CATCODE	NAME
1130 - Ansheh	000001	MBA and Remittance Payments
1126 - Alis	000001	MBA and Remittance Payments
1113 - Baganga Soil	000001	MBA and Remittance Payments
1136 - Bustos Pandan	000001	MBA and Remittance Payments
1134 - Cacais	000001	MBA and Remittance Payments
1115 - Chocots	000001	MBA and Remittance Payments
1104 - Caradion Case	000001	MBA and Remittance Payments
1114 - Chorond	000001	MBA and Remittance Payments
1122 - G. S. T. I.	000001	MBA and Remittance Payments

At the bottom of the application window, there is a status bar with the text "Page 1 of 1" and "Printed: 05/01/2009 10:56 AM".

**MICRO  
COLLECTION  
SYSTEM**  
develop by:  
**NEXGEN  
SYSTEMS**

For Paglauum MPC  
Micro-Insurance  
operations

**PAGLAUUM MULTI-PURPOSE COOPERATIVE**  
COLLECTION SUMMARY  
BRANCH : LAR-11 - LARENA BRANCH  
PAY FOR DATE : 05/01/2009 - 05/01/2012

**PAGLAUUM** **20** **Years**  
Reaching Out To Rural Communities

REACHING OUT TO RURAL COMMUNITIES

**E-Learning Center**

A facility that aims to make members and community computer and internet literates



 REACHING OUT TO RURAL COMMUNITIES

---

---

---

---

---

---

---

---

---

  
Child Social & Financial Education



Aflatoon is a program that promotes economic and social rights of the children.

School children availing the program: 1,436

Savings generated: 911,978.54

 REACHING OUT TO RURAL COMMUNITIES

---

---

---

---

---

---

---

---

---

**Micro Insurance**

- PAGLAUM MUTUAL BENEFIT ASSOCIATION
- MEMBERS MORTUARY ASSISTANCE FUND
- PAGLAUM HEALTH CARE
- KASAPI PROGRAM W/ PHILHEALTH X
- FIRE INSURANCE (FICA, BUILDING)
- MOTOR-CAR INSURANCE
- MICRO-FAMILY INSURANCE
- COOP LOAN INSURANCE
- GROUP ACCIDENTAL DEATH, DISMEMBERMENT AND DISABILITY



**KASAPI**

Kalusugang Sigurado at Abot-Kaya sa PhilHealth Insurance

 REACHING OUT TO RURAL COMMUNITIES

---

---

---

---

---

---

---

---

---

**PULP**  
Pang-Uma Loan Product

Is an answer to the food sustainability program an initiative to support the marketing of members' product and other farm inputs.



**PAGLAUM 20 Years**

REACHING OUT TO RURAL COMMUNITIES

---

---

---

---

---

---

---

**PANG-UMA Loan Program**



Period: June 2011-June 2012

	Releases	Portfolio	HA Planted	Farmer-Member
Total	4,313,452.50	4,432,409.18	295.5	226

Organized 11 Self-Help Group

**PAGLAUM 20 Years**

REACHING OUT TO RURAL COMMUNITIES

---

---

---

---

---

---

---

**Upgrading of FLGC-3 Ricemill**

**Specifications:**

- ✓ Multi-Pass Ricemill
- ✓ Milling Capacity – 1.5 tons per hour (25 to 30 bags per hour)
- ✓ 4M Grant from DA



**PAGLAUM 20 Years**

REACHING OUT TO RURAL COMMUNITIES

---

---

---

---

---

---

---

**Micro-Solar Updates**

Total Amount Disbursed:	P949,000.00
Loan Receivables:	P122,540
Total Savings :	P 278,000.00
Total Capital Build-Up:	P 39,373.14
Total Household availed:	218
Collection Rate :	100%

**PAGLAUM 20 Years**  
REACHING OUT TO RURAL COMMUNITIES

**Opportunity to serve and provide electricity in the the off-grid areas and fishermen**

- Enhance self-esteem and camaraderie
- Extend business activities
- Enhance education

**PAGLAUM 20<sup>th</sup> ANNIVERSARY**

**REACHING OUT TO RURAL COMMUNITIES**

**Acquisition of PLASECO**  
Plaridel Service Cooperative  
(Local Telephone Service Provider)



**PAGLAUM @20** REACHING OUT TO RURAL COMMUNITIES

---

---

---

---

---

---

---

---

---

---

**Innovative Programs for the Grassroots**

- Gender Equality Advocacy
- Financial Literacy



To attain a full and satisfying life for all.

**PAGLAUM @20** REACHING OUT TO RURAL COMMUNITIES

---

---

---

---

---

---

---

---

---

---




---

---

---

---

---

---

---

---

---

---

**MEMBER'S PROGRESS**


---

---

---

---

---

---

---

---

---

**MFI enable the haveless to move from a position of vulnerability to one of security and from material poverty to income and ownership.**




---

---

---

---

---

---

---

---

---

**Micro-entrepreneurs Awards**


---

---

---

---

---

---

---

---

---



**PAGLAUM**  
MULTI PURPOSE COOPERATIVE

REACHING OUT TO RURAL COMMUNITIES

### 2011 AWARDS & CITATIONS



**PAGLAUM MPC** was proclaimed as **2011 Gawad Pitak Regional Winner in Agribased Category** in recognition of all the efforts exerted towards the cooperative and the passion for agriculture. This award was given last September 2, 2011 during the 48<sup>th</sup> LANDBANK anniversary at PAGLAUM MPC, Plaridel, Misamis Occidental.

REACHING OUT TO RURAL COMMUNITIES

### FLGC-3 received Citation from NFA & DA

### PAGLAUM MULTI PURPOSE COOPERATIVE

### GOOD NEWS!

DA - NFA awards PAGLAUM MPC

Department of Agriculture recognises PAGLAUM MULTI PURPOSE COOPERATIVE for its successful partnership with the National Food Authority (NFA) and the Department of Agriculture towards ensuring food sufficiency and security of Misamis Occidental under the Agri-Poverty Programs as manifested in its outstanding and very commendable operation and management of the Farm Level Grains Center III (FLGC III) facility loan assistance from NFA.

The award was presented by no less than DA Secretary Proceso L. Alcala to Paglaum MPC Chief Executive Officer Cadine Antonino on October 15, 2011, NFA Compound, Malay, Cagayan de Oro City.

Signed by: DA Secretary Proceso L. Alcala  
Administrator, National Food Authority

National Food Authority  
President & CEO  
Secretary  
Administrator, National Food Authority

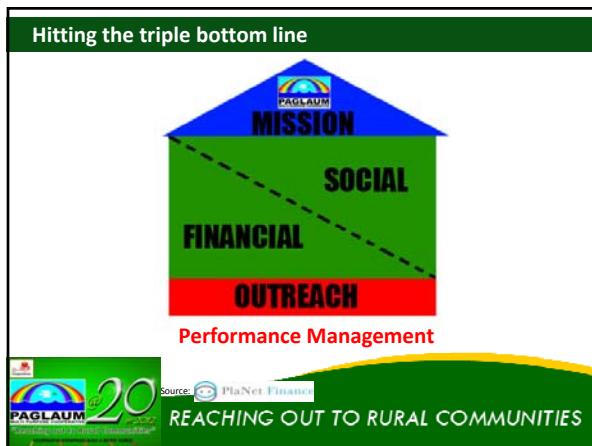
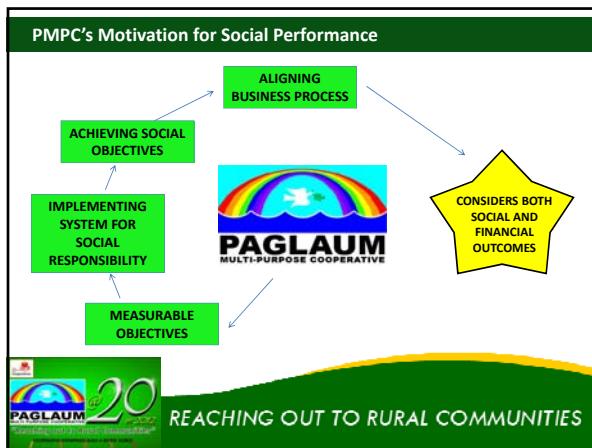
REACHING OUT TO RURAL COMMUNITIES

**CUMI Performance Award 2010**  
ASIA PACIFIC REGION

*"in recognition of the fulfillment of its social responsibility by offering opportunities to low income and disadvantaged communities through the provision of affordable financial services, instilling the value of thrift and generating means to create wealth for the have-less families."*

The slide also features a logo for Paglaum at 20 and the text "REACHING OUT TO RURAL COMMUNITIES".

- **Achievement**
  - to improve our programs to achieve the social goals we set out in our mission statement
- **Accountability**
  - to be more transparent





## LESSONS LEARNED:

- ❖ Continuous motivation and capacity enhancement of staffs and members developed sustainable strategies to reach more low-income poor
  - ❖ Effective implementation of CUMI develop direct impact of raising incomes and encouraging poor households to enter the market economy
  - ❖ CUMI scheme serves as an entry point for comprehensive community and human development
  - ❖ CUMI serves as wealth creation advisor for members
  - ❖ CUMI serves as a vehicle to motivate and develop members to have constructive and positive financial behavior to achieve financial freedom



## Hitting the triple bottom line

- PMPC is a **multi-awarded, branded P1 Billion cooperative**
  - owned by no less than **100,000 members**
  - who are able to **improve their lives** with the quality products and services
  - available in **24 offices** located in the **4<sup>th</sup> to 6<sup>th</sup> class cities and municipalities** in **Northwestern Mindanao and Central Visayas.**
  - managed by competent and motivated **personnel** and guided by dedicated and passionate **leaders.**



**For anything worth having one must pay the price; and the price  
Is always hard work, patience, love, self-sacrifice—no paper  
currency, no promises to pay, but the GOLD OF REAL SERVICE in  
doing Microfinance.**

- J. Rawlinson -





---

---

---

---

---

---

---



---

---

---

---

---

---

---